

POLICIES
TO
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2



The 50-plus Generation

Where life is good for those over fifty

Kyoung-A Nam

The 50-plus Generation

Policies to Transform Seoul
Life 02

The 50-plus Generation

Kyoung-A Nam

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The 50-plus Generation

Where life is good for the over-fifties

Kyoung-A Nam

The Way Forward: Seoul's 50-plus Policies

It was back in 2004, during my trip to Germany at the invitation of the Friedrich Ebert Foundation that I met Rudger Reuke. Reuke had retired from the German Development Service after 35 years and started working at the German Watch, a private foreign aid organization. Already on a government pension, he was paid a wage of one euro and called himself 'One Euro Man.' He was delighted that he has a job to go to everyday, provide his service to the world, and work alongside great young people.

I was deeply impressed with 'One Euro Man,' who reminded me of my friends. Some time ago, my schoolmates had created a mountain-climbing club. They would get together at ten on every Sunday morning at the begin-

ning of a hiking trail at Bukhansan Mountain in Seoul to climb the mountain. The membership grew too big to climb the rocky mountain all at the same time. Still in their early 50s, many of them had been pushed out of their workplace and turned to hiking. It was back in those days when my ideas became more concrete, a determination to turn life around for average salaried employees in South Korea who, since the Asian financial crisis, are constantly worried about leaving their job when they reach their mid-forties and having nothing to do. That was how I came to plan a new campaign for the elderly generation in Korean society.

- From a lecture by Won-Soon Park, Executive Director,
the Hope Institute (Current Mayor of Seoul) in 2007

In February 2013, the Seoul Metropolitan Government (SMG) founded the Seoul Senior Center to provide systematic support to baby boomers who were not ready for life after retirement so that they may prepare for the latter part of their life. The Center received much attention as it was an exemplary model and the first of the policies designed to assist the baby boomer generation. On February 10, 2014, the SMG held a baby boomer policy debate, after which the

city understood that the over-fifties baby boomers needed greater policy support and subsequently came up with the ‘Comprehensive Baby Boomer Support Plan’ on April 22. Mayor Park’s lifelong dream – to ‘help the seniors who had buttressed the Miracle on the Hangang River to believe in their own miracles as they gear up for a second beginning’ – finally came true.

What had inspired Mayor Park to adopt policies for baby boomers was his experience as the Executive Director at a private research center called The Hope Institute prior to his mayorship. During the Mayor’s years there, the Institute had successfully launched the ‘Happy Senior’ project, presenting a new model of support for the baby boomer generation. It was also the Institute that offered job training courses to the baby boomer generation for the first time in South Korea through its ‘Happiness Design Academy.’ The first class completed a training course in September 2007, followed by 18 more classes, with the total number of students who completed the courses now amounting to some seven hundred.

Half of these graduates joined third sector organizations, such as local grassroots organizations, social enterprises, international aid organizations, and welfare organizations,

creating their own models for life. Some even set up social economy and non-profit private organizations, the number of which amounts to thirteen. Such achievements spurred by the Academy later provided fertile ground for the development of further baby boomer policies by the city.

However, the SMG's Seoul Senior Center, pursued ambitiously during his first term as the Mayor of Seoul elected by popular vote, was limited in its tangible effects and efficiency, and it was criticized from inside and out. While Mayor Park calmly accepted the criticism, he chose to take daring measures to empower the policies, rather than to downsize or change them. After he was reelected, the Mayor restructured the administrative organization on the first day of 2015 and added the new Seoul Senior Center to the Welfare Headquarters. In April of the same year, the Seoul Senior Center comprised of private-sector experts was launched to support the policies. As part of these new changes, the policy target, which had been called the baby boomer generation, seniors, and mid-aged/elderly, by many other appellations, is now referred to as the '50-plus generation (between the ages of 50 and 64),' and the relevant support systems were upgraded. In the run-up to his second election, one of the pledges made by Mayor Park was to build a 50+ Campus. To fulfil

the pledge, efforts were made to establish the Seoul50Plus Foundation that would be dedicated to operating the Campus.

The establishment of any city-invested or funded foundation is an extremely challenging process. To set up the Seoul50Plus Foundation, the SMG developed step-by-step plans for research and investigation and hosted numerous discussion and hearing sessions to listen to the voices of experts and the 50-plus generation. In the process, conflicts erupted between different stakeholders concerning the identity of 50+ support programs and their unique features, or lack thereof, in comparison with the existing policies, creating a roadblock to collaborating with the Seoul Metropolitan Council as well as the central government. Discussions and negotiations ensued for two full years, and the Seoul50Plus Foundation was finally organized in June 2016.

The Seoul50Plus Western Campus, the first campus directly run by the Foundation, began to recruit applicants slightly earlier, in May of the same year, and offer training programs. The city administration's 50+ support programs were finally pursued in earnest. Soon, the SMG's model of 50+ support programs was embraced by other local governments. Busan, Ulsan, and Gwangju are some of such city

governments that have adopted, or are preparing to adopt, similar programs.

Chapter 3 of this publication will introduce the development of 50+ policies by the SMG and the history preceding the establishment of the Seoul50Plus Foundation. Chapter 4 will be about the city's major 50+ programs led and implemented by the Seoul50Plus Foundation, together with descriptions on the 'Encore Career' campaign and 'empowerment movement,' which are some of the major keywords of Seoul's 50+ policy paradigm. To help readers better understand, Chapter 1 will explore the reality faced by the 50-plus generation and their potentials. Chapter 2 will touch upon overseas examples of policies designed to support people over fifties. Other relevant challenges to Seoul's 50+ policies will be addressed in Chapter 5.

It has only been ten months since the Seoul50Plus Foundation and the Seoul50Plus Western Campus have initiated their activities. While it is too early to appreciate the fruits of the programs, it is quite encouraging that citizens are increasingly interested in the activities of the Foundation, thanks to the systematic preparation and support by the SMG, and that people in their fifties or over are interested in the Campus. Voices, criticisms, and words of encouragement

were heard again and again until the Seoul50Plus support system came about, and to do that, people on the frontline had to contemplate and work hard day and night through thick and thin. It seems that much time has passed, but it has only just begun.

The 50-plus generation of this age is now at a crossroads, to blaze the trail where no one has gone before. It is the same with the SMG's 50+ support policies. Ahead in the future is a road that no one has trod upon before in South Korea. It seems only apt to publish this book before we resume our journey.

Kyoung-A Nam



서울연구원
The Seoul Institute

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CHAPTER 1



Why the 50-plus?



The Era of Homo Hundred

“Aging indicators are all the same. I don’t want to hear about them anymore.”

When one middle-aged man declared this at the orientation session on the Seoul50Plus Western Campus, the rest nodded their agreement. The media produces worrying news headlines – ‘Rapidly aging South Korea, median age enters the 40s for the first time’, ‘South Korea where no babies cry’, or ‘South Koreans might go extinct by 2750’ – one after another, but the urgency of aging population registers only so much with average people struggling to survive day to day. Politicians, both in ruling and opposing parties, cite the low birth rate and aging as some of the gravest crises for South Korea, but citizens are cynical about political attempts to

bring the birth rate up with simple policies that generally offer nothing better than a baby bonus.

It is therefore encouraging that the Seoul Metropolitan Government (SMG) has developed a keen interest in the over-fifties – the first among local governments to do so – and has introduced a number of policies to offer organized support to the 50+ generation. During the previous mayoral term of the Mayor Park, the SMG had experimented with the Second Beginning project, based on which the current administration established the Seoul50Plus Foundation and the 50+ Campus so that the 50+ support programs remain as sustainable policies. The change was in line with the 50+ support policies that eagerly absorbed the philosophy of ‘empowerment movement.’ But why the 50-plus generation? To answer the question, this chapter will examine the new future presented by the era of Homo Hundred as well as the potentials, reality, and needs of the 50-plus generation to understand why policies are necessary to support the over-fifties and in which direction the policies need to take.

In 2009, the United Nations released the ‘World Population Aging.’ According to the report, there were only six countries worldwide where both males and females have a life expectancy over 80 years in 2000, but it was estimated

that the number would increase to 31 by 2020, explaining this trend as Homo Hundred.

Homo Hundred is a term coined based on Homo Sapiens, or ‘wise man,’ to which modern humans belong, in order to refer to the human of the era in which living to be one hundred years is commonplace. The coming of the era of Homo Hundred is not an issue that only concerns the aged. It is an issue that requires the attention of humanity, to contemplate and develop the necessary economic and social systems. The significance of this approach is subsumed in the term Homo Hundred, signaling how important it is to resolve aging within the paradigm of humanity.

Korean society is no stranger to Homo Hundred. ‘Senior Citizens Statistics 2011’ released by Statistics Korea (KO-STAT) shows that South Korea became an aging society (7% or more of the population aged 65 and older) in 2000, and is expected to become an aged society (14% or more of the population aged 65 and older) in 2018 and a super-aged society (20% or more of the population aged 65 and older) by 2026.

Jon Hendricks, who had served as the president of the educational branch of the Gerontological Society of America, once described that South Korea was aging at a revolutionary speed, paying more attention to the pace than

Speed of Population Aging by Major Countries

Country	Aging	Aged	Super-aged	Years (Aging ▶ Aged ▶ Super-aged)
South Korea	2000	2018	2026	26 years
Japan	1970	1994	2006	36 years
France	1864	1979	2018	154 years
Germany	1932	1972	2009	79 years
Italy	1927	1988	2006	79 years
USA	1942	2015	2036	94 years

Source: Health & Welfare Forum, Korea Institute for Health and Social Affairs

to the percentage. While it generally took a hundred years, or between 70 and 80 years at best, for European countries to go from aging to aged, it seems that South Korea would see a steep increase in the number of elderly population in a matter of 15–18 years (115 years for France, 85 years for Sweden, and 75 years for USA). When it comes to the percentage of aging population, neighboring Japan is one of those countries most severely affected by aging, but as for the speed, South Korea is the one facing a grave crisis.

Japan has already become super-aged, but it still took 24–25 years to go from aging to aged.¹

In the meantime, the advent of Homo Hundred necessitates that we redefine the human life cycle and change our general awareness. The average life expectancy of South Koreans has gone up from 55.3 years in 1960 to 80.8 years in 2010, but the social institutions and systems, including the school systems, have not changed much since the 1960s. These systems – from pension, welfare, public health and finance, education, employment, to retirement – and even personal financial management and life planning are based on the old human life cycle – retiring at 60 and living to the age of 80.

Pursuant to the South Korean Welfare of the Aged Act, a person aged 65 or older is defined as a senior citizen. This standard age was put forward back in 1881 when the average life expectancy was 50 or lower by the German Chancellor Bismarck in the social welfare programs he proposed for the older generation. After a century, an average person now lives twice as long, and it is unreasonable to apply the standard that had been put in place some 130 years ago. There were recent arguments put forward by the Korean Senior Citizens Association that legislations should re-adjust the definition of a senior citizen to age 70 years or higher, the basis of which is in the latest social changes.

The era of Homo Hundred has become a reality today. The human life cycle has been transformed, and the age group of 45 to 60 years is now referred to as the new middle-age. It is much like studying in a newly revamped school system. If this is the case, isn't it time that we adopt a new attitude toward life?

- "Nobody Is Ready to Live up to a Hundred Years," Jeong-Un Kim,

The Kyunghyang Shinmun, January 4, 2014.

Discussions that began over a decade ago pondered whether it is appropriate to maintain the previous standards we had on human life cycle. While research and studies conducted on the subject in South Korea are not sufficient, the Western world has done just the opposite. Many studies have redefined middle adulthood as a new stage in the life cycle, propagating the understanding that the time span between the ages of 50 and 60 should be distinguished from other stages in life and named accordingly.

The notion of adding a new stage to the human life cycle may sound unusual, but the adolescent period, with which we are quite familiar today, is also a rather recent concept. This fairly new stage first entered the life cycle during the century after the Industrial Revolution. The transformation

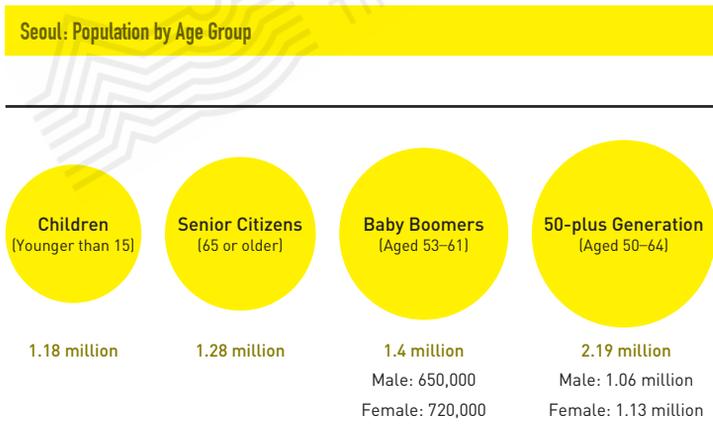
of demographic, social, and economic systems had delayed the age at which people start working, joined the labor market and got married to the 20s, and a new concept was needed to define the period between childhood and adulthood. With the advent of adolescence, social and cultural systems were revamped accordingly along with the public education system. Aging is thus as major a phenomenon as the transformation of social system that led to the emergence of adolescence. It is against this background that scholars refer to the age group of 50 and 60 – a mid-point in a 100-year long life span – as the ‘Third Age’, ‘Third Chapter’, ‘Encore Years’, or ‘Second Adulthood,’ describing it as the phase during which individuals should pursue new growth and achievements.

Potentials of the 50-plus Generation

In the past, people generally equated senior years with retirement or decline. The years that belonged to this time span were often likened to resources that were no longer accessible to mankind. However, the over-fifties, popularly known as baby boomers, will be the youngest generation entering their senior years while they are still vibrant, capable, and amenable, much more so than any other generation in human history. The mature years that they experience will be unlike anything we have ever experienced before.

The generation is also singular in terms of its demographic size. According to the forecast by the United Nations, there will be a billion people aged 60 or more by 2020. The population projection made by Statistics Korea in 2015 indicates

that South Korea's first baby boomers (born between 1955 and 1963) accounted for 14.3% (approximately 7.1 million people) of the total population while the second baby boomer cohort (born between 1968 and 1974) comprised 12.1% and the third wave (born between 1979 and 1985) 10.8% of the total population. Seoul has 2.19 million people aged between 50 and 64, which is approximately 21.9% of the total population of the city – twice as many as the groups of children aged 14 or younger (1.18 million) and of senior citizens aged 65 or older (1.28 million). Because South Korea is aging at such an accelerated speed, experts predict that it is highly likely for the 50-plus population to grow in size for quite an extended



Source: Statistics on the Registered Resident Population, Statistics Korea (2016)

period.

The over-fifties will also be the first mature-aged generation in human history to have completed formal education. They have enjoyed economic growth and prosperity, and have led a wide array of social and cultural movements. They have also reaped the benefits of life-changing technologies, from television to mobile phones, more than any other group of people. Even as they enter old age, they will still lead a dynamic life and start new lifestyles.

Markets value the 50-plus as one of the most influential and affluent consumers. Globally, they own substantial land, real estate, and shares. According to Ken Dychtward, CEO of the Age Wave in the United States, people in this generation reserved 85% of certificates of deposit, 79% of stocks and bonds, and 63% of retirement accounts around the world. South Korean baby boomers too are a powerful economic group possessing 42% of all lands, 58% of building-based real estate property, and 20% of stocks in the country (internal data, Seoul Metropolitan Government). Furthermore, 35.6% of the over-fifties in Seoul have a university education or higher, and their contribution to economic activities stands at 83%. Of these people, 77% believe that they are middle-class. This suggests that the 50-plus is a target gen-

eration for whom policies are designed to assist as well as a generation with huge potentials to make contributions with the capabilities and resources they possess.

Born in the 1960s, we are the luckiest generation ever since the dawn of Korean history, I often think. We attended middle and high school when private tutoring and classes were banned. We found jobs, whether we were university graduates or not, if we looked for jobs, and we began our career and got established at a time when things were not too challenging. We were part of the era when the popular use of computer was encouraged, benefiting from the birth of the home-grown 'Hangul' word processor and from the evolution of PC communications, as the only generation adept at both analog and digital cultures. With our hands on the new media and technology, we, already unreserved in speaking our minds, began to flood the world with our thoughts and arguments. When we entered our 30s, we became the generation that received more attention than any other generation in history. When we entered the next decade, we became the generation with voices louder than ever. And when we turn 50, 60, and 70, we would still be loud, argue,

and get our messages across. ... That's why I look forward to our senior years. When we reach the senior years, we will speak for the elderly and become once again the first elderly generation to give voice to what we want.

- "Our Generation Will Be Different," Eun-Ha Oh, *Hankyoreh* 21, December 2014.

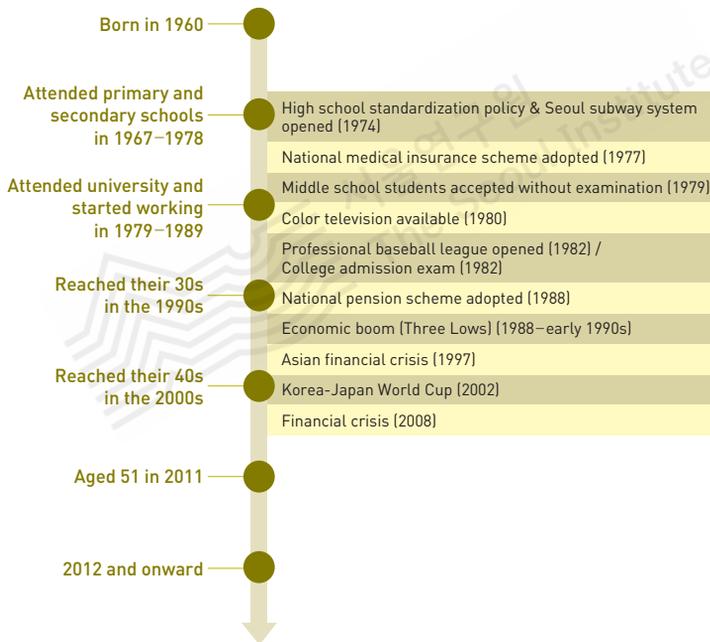


The Reality and Demands of the 50-plus Generation

South Korea's over-fifties are unique in that they share the generational shift such as the industrialization and economic growth and are yet defined by heterogeneous characteristics. They are also the generation that has undergone tremendous social and economic transitions at every stage of their life cycle. They are at the center of production and spending, and assume central roles in various sectors of society. They are the generation caught in a social rift, feeling obligated to support their parents but hardly expecting the same from their children. The over-fifties have distinctive attributes and demands that set them apart from the current senior citizens aged 65 or older in almost every aspect, from their attitudes and understanding of family relations, social

contribution and work, to the income structure, health, and set of values in old age. Their academic background or income level, too, is markedly different from those of the elderly.

Chronicle of the 50-plus Generation in South Korea



Source: Internal data, Seoul Metropolitan Government (2015).

Baby Boomers in Seoul

<p>General</p>	<ul style="list-style-type: none"> • 1.42 million (14.2%) in Seoul, 7.36 million nationwide (14.3%) (Late 2015) • Advanced education: Over 70% with high school diploma or higher (High school graduates: 44%; technical college graduate or higher: 24.8%) • 99.9% of men and 91.4% of women have been involved in economic activities <ul style="list-style-type: none"> • Greater in number than people aged 65 or older (1.26 million) (6.76 million nationwide) • Social influence and policies are significant due to the level of their financial and educational background. • Highly capable and willing to work after retirement
<p>Income Asset</p>	<ul style="list-style-type: none"> • Average monthly income per household: KRW 4,234 million • Household asset: KRW 330 million on average (76% in real estate, 24% in financial asset) • Readiness for future uncertainties (e.g., savings, insurance): 79.7% <ul style="list-style-type: none"> • With great potentials to evolve into large consumers after retirement • Need for the groundwork for diverse senior-targeted business/industry
<p>Retirement</p>	<ul style="list-style-type: none"> • 63.9% hope to have jobs after retirement: Men (81.4%) > women (48.1%) • 70.9% attach great importance to working in old age. • 70% prefer to have jobs similar to the current ones in old age. • Average retirement age: 52.6; No plan after retiring from the current job: 83.4% <ul style="list-style-type: none"> • The generation is in crisis as they face early retirement and aging. • They need to address the financial gap between retirement and pension payout. • It is crucial not only for financial stability but also for mental/emotional stability.
<p>Social Activities</p>	<ul style="list-style-type: none"> • General awareness of the significance of leisure in old age: 83.7% • Willingness to volunteer in old age: 43.9% <ul style="list-style-type: none"> • Early retirement age despite longer life expectancy, the generation is very willing to take an active part in society • Interactive programs on leisure, education, and others are necessary to support the generation in old age. • Social contribution activities that utilize experience and knowledge should be expanded.

Source: Internal data, Seoul Metropolitan Government (2015).

Another element to consider in relation to the life of the 50-plus generation in South Korea is the reality where early retirement is prevalent. In fact, the country's retirement age is one of the earliest among OECD members. According to a study, Seoul citizens retire at the age of 52.6, earlier than the national average. Early retirement adds a period with no income prior to the start of pension payout, creating a phase where the mature-aged could fall through the cracks of social security and end up in a blind spot. According to the SMG's study in 2015, many in the generation are highly anxious about life after early retirement for which they are not ready. They wish to keep working and find a place outside their home to spend every day.

At the same time, they are motivated by the desire to fulfill their possibilities and take part in society. They aim for the work-life balance, seeking to use their talents to give back to their community. They wish to be financially independent and to build a network based on common interests. Above all, they yearn for a 'space' to undertake new activities and challenges. It is as Marc Freedman of Encore.org pointed out, that it is not only welfare that guarantees minimum requirement to live that the 50-plus generation is after, but also a platform that bolsters various efforts by individuals to

create a new, vibrant life on their own.

When the 50+ Campus is made available, it will be spatially significant. The over-fifties really need space as much as they need work. For them, the 50+ Campus is simply indispensable.

- From the remarks by Yu-Mi Son at the SMG Second Beginning Expert Meeting, 2014.

As mentioned in previous pages, there's a need for a new stage between middle-age and senior years in a human life cycle in response to aging. Marc Freedman similarly argued that a gap year is absolutely essential in this kind of transitional period in life. Just as young students are encouraged to take a gap year and explore potential careers, the 50-plus generation could also use such a period and prepare a new beginning.

“Transitions clear the ground for new growth,” he writes. “They drop the curtain so that the stage can be set for a new scene. What is it, at this point in your life, that is waiting quietly backstage for an entrance cue? What new growth is ready to germinate in this season of your life?”

- William Bridges, *The Upside of Aging* by Paul Irving

A gap year varies in duration and format. It could be a full year for some, or shorter/longer for others. According to the SMG's study, the 50-plus generation needs 10 months on average. In the US, local colleges offer diverse training courses to support the over-fifties to go through transition.

In contrast, how people spend their turning point in life was solely left to each individual in South Korea. It is not too late to come up with institutional support for the 50-plus generation at a crossroads in life. Despite apprehension about the future, they are the generation that hopes to use their gifts to enrich society and engage in social activities. They are the generation characterized by such complex needs, and any institutional support or system designed for them should mirror their desire. And that is precisely why the SMG's 50+ policies concentrate on its role of assisting the over-fifties as they learn new things, broaden experience, and build new relationship networks to realize their potentials and fulfill their needs.

CHAPTER 2



**Assistance for the Over-fifties:
Examples from Overseas**



The Seoul Institute

Major Policies and Institutions/Organizations

Having experienced aging before South Korea has, Europe and the United States had already devoted their attention to the 50-plus generation in the 2000s. The term 50-plus came into use to refer specifically to people aged 50 or older as they were appreciated as a significant policy target group in the process of developing employment policies that sought to postpone retirement, or even abolish the retirement age. Relevant terms included Homo Hundred, baby boomers, active aging, active senior, and the Third Age.

The key to the 50+ policies is to help them remain in the job market as long as possible and to delay their pension payout so as to ensure financial health. By supporting occupational development training, the policies encourage

the middle to mature aged to end their long-term unemployment and return to the labor market, thereby reducing relevant social costs. All OECD members have adopted institutional measures to prolong and promote employment. These include the abolition of retirement age, enactment of age discrimination, and upgrade of occupational training programs. They also work closely with local educational institutions (*e.g.*, local college, community college) to help the middle-aged/elderly to develop their vocational capacity and engage in lifelong learning while establishing a collaborative network that connects the central/local governments with businesses and the private sector to make the policies more efficient.

In the US, Japan, and Europe where aging has been recognized as one of the main social issues for some time, the political, social, economic, and cultural influence wielded by the 50-plus generation was noted. The over-fifties are not people who need to retire and come off the main stage; they are appreciated as those who have much to offer to changing society. It is based on this understanding that the 50-plus generation in these countries is assisted by innovative campaigns launched by various organizations.

There is, however, something to take note of in the ac-

50+ Policies and Relevant Organizations (By Country)

Country	Policy/Program	Organization	Main Activities
Germany	<ul style="list-style-type: none"> Initiative 50-plus Perspective 50-plus 	Gründer 50-plus	<ul style="list-style-type: none"> A social enterprise focused on helping the middle-age/seniors with business start-up and incubation Offers workshops on business start-up
		Bundesverband Initiative 50-plus	<ul style="list-style-type: none"> A national network established in 2011 Represents the over-fifties in Germany Provides support in the five areas that are most important to the 50-plus (work, health, education, finance, and lifestyle)
		Adult Education Center Munich	<ul style="list-style-type: none"> Locally customized lifelong learning center for citizens Various programs/services for seniors
		Eule Senior School	<ul style="list-style-type: none"> Germany's major generational exchange program Computer, foreign language, and other practical classes offered by high school students to people aged 55 or older in the same area
UK	<ul style="list-style-type: none"> New Deal 50-plus Age Positive Initiative LinkAge Plus Aging Well program 	PrimeTimers	<ul style="list-style-type: none"> A social enterprise that brings experts from non-profit organizations and private sector together Delivers the experience and expertise of citizens to the third sector Membership-based initiatives to assign talents to where they are needed
		Reach	<ul style="list-style-type: none"> Links retired professionals with non-profit organizations TrusteeWorks service that introduces executives with professional expertise Internet-based volunteer pool
		The Age and Employment Network	<ul style="list-style-type: none"> Aims to prevent age discrimination against senior citizens and prolong their employment Provides guidelines to consulting projects and policy development

USA	<ul style="list-style-type: none"> • WIA program • SCSEP program • Job Center program 	Encore.org	<ul style="list-style-type: none"> • Helps find social jobs that encourages people to find new meaning in life and secure a source of income as well • Encore Fellow: An experimental program in Silicon Valley that matches retirees with non-profit organizations for jobs in social purpose organizations • Encore College: Offers career transition training at local colleges • Purpose Prize: Awards to senior entrepreneurs and innovation-driven people with social influence • Next Chapter: Works with local organizations and institutions to help retirees find jobs in the local community
		AARP	<ul style="list-style-type: none"> • America's largest non-profit organization founded in 1958 (37 million members) • Experience Works: A volunteer group of retirees aged 55 or older working at primary schools in low-income areas as youth instructors, etc. • Back to work 50+: Job programs for baby boomers
		OASIS	<ul style="list-style-type: none"> • Offers adults aged 50 or older opportunities to live a healthy, meaningful life • Intergenerational Tutoring program • Catch Health Habit, a program against obesity in children • OASIS centers all over America, partnerships with people from all walks of life
		SOAR 55	<ul style="list-style-type: none"> • Supports retired professionals aged 55 or older in social contribution efforts • Learning Partners: Senior tutors helping primary school students with their study
		Taproot Foundation	<ul style="list-style-type: none"> • Promotes pro bono activities by professionals • Better leverages pro bono services by non-profit organizations • Runs an online platform Taproot Plus

USA	<ul style="list-style-type: none"> • WIA program • SCSEP program • Job Center program 	Bridgespan	<ul style="list-style-type: none"> • Runs Leading for Impact, a non-profit advisory group leadership program • Matches full-time/part-time professionals with the social sector
		Score	<ul style="list-style-type: none"> • Offers professional management consultation on business start-ups • Offers seminars, workshops and transfers knowledge/skills
		The Transition Network	<ul style="list-style-type: none"> • Female volunteer organization • Forms groups that help change life and career • Works closely with local communities
Japan	<ul style="list-style-type: none"> • Masterplan to ensure job stability • Age-free 	Rikkyo Second Stage College	<ul style="list-style-type: none"> • Helps people make systematic preparations for the later part of life • Curriculum designed for the 50-plus (1-year course)
		Community Business NPO Symphony	<ul style="list-style-type: none"> • Offers programs that create jobs • Supports seniors to establish non-profit organizations • Works closely with local community businesses
		Osaka NPO Active Aging	<ul style="list-style-type: none"> • Contributes to society by sharing experience and professional knowledge • Commissioned by local governments and businesses

tivities by these organizations. Their visions were built on a fresh new perspective of viewing the 50-plus generation as unexplored, unused resources, not as a social crisis. The following pages will examine the activities by Encore.org (USA) and Rikkyo Second Stage College (Japan), two of the major

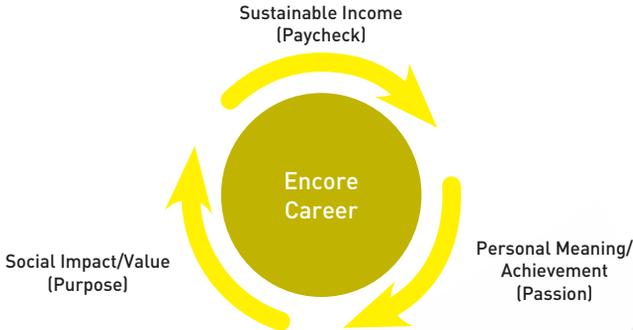
models studied while the SMG developed its policies designed to support the 50+ generation.



Encore.org

Founded in 1998, Encore.org is a non-profit organization working for social innovation, serving as a private-sector think tank and program incubator for the ‘encore career’ movement that promotes social activities by baby boomers in the US. Originally called Civic Ventures, Encore.org launched Experience Corps, a program that engaged seniors aged 55 or older to tutor students at primary schools in low-income neighborhoods. The program, which was initiated in 1995, has now evolved into a national network connecting some 2,000 retirees in 19 cities. Experience Corps has separated out of Encore.org to become an independent non-profit, and is now a program of AARP.

Marc Freedman is the founder and CEO of Encore.org



Source: Marc Freedman, Translated by Gyeong-Suk Kim, 2007, "Encore", Frontier.

and a social entrepreneur who leads the encore career movement. His books "Encore: Finding Work That Matters in the Second Half of Life" and "The Big Shift: Navigating the New Stage Beyond Midlife" have also been introduced and received well in South Korea.

The term 'encore career' was coined by Freedman in his book "Encore" and has been used across America ever since in association with life after age 50. The term is used to refer to jobs that not only generate income in midlife and beyond but also bring about personal meaning, social impact and value. These careers are usually found in the third sector (the

civic society sector independent of the state and the market), and the most promising among them are in education, social services, counseling, coaching, non-profit and social economy, government and public organizations, healthcare, and environment.

Freedman introduced a new 'encore stage of life' between midlife and old age, emphasizing how urgently necessary it is to tap the experience, talent, time and all other tangible and intangible resources of baby boomers entering this stage of life for future generations. He argues that baby boomers – the major players behind the post-war transformation and advancement of American society – should not go down in history as mere retirees who rely on social security and impose on the state financially and that the baby boomer generation could create a new future for them as they wish.

As a matter of fact, 9 million Americans aged between 44 and 70 are in the stage of an encore career, and some 30 million people wish to have encore careers according to a 2011 survey. This trend manifests itself again and again in the surveys conducted regularly by Encore.org and Metlife Foundation since 2008. In an article dated July 20, 2008 for the *New York Times*, Nicholas Kristof wrote that “an encore career typically aims to provide a dose of personal satisfac-

tion by ‘giving back,’” and that “the boomers who arrived on the scene by igniting a sexual revolution could leave by staging a give-back revolution.” He concluded that “the boomers just may be remembered more for what they did in their 60s than for what they did in the sixties.”

How should we prepare for this age of longevity? The answer lies in innovation. Socially and institutionally, we need innovative approaches to the challenges of the longevity era. ... Ten years ago, we created the Purpose Prize for those who are leading innovation in the retirement society. There were 1,200 candidates and among them, 50 people won the Purpose Prize. In Ten year, 10,000 candidates have been released, which shows how many social resources of the aged workforce are in our society. ... Our mistake is that we did not take this double-cropping of life seriously. It is our mistake that we did not realize that there is a new opportunity, the golden age of life. The Longevity Revolution is a new opportunity for us.

- From the keynote speech at the Seoul 50+ International Forum 2016

Encore.org supports the 50-plus generation in designing their encore career path on which they can give back and

find work that matters in later life. One type of assistance includes working with universities to offer training and cooperating with social contribution organizations to offer 6-month to 1-year internship programs. And there are many more: program/organizational incubation, research, survey, and numerous projects. They are funded by some 50 businesses, institutions and government organizations.

Consider Encore.org's Encore Fellowships program by Intel. In November 2011, Intel included in their retirement package an option of transitioning into a new stage of work that gives back to society. With this choice ahead of them, pre-retirees could choose to work as a Fellow at a non-profit organization for 6 months to a year. While working at non-profit organizations, they were paid \$25,000 (for 1,000 hours worked) by Intel. In the first two years of the program, more than 200 employees took part as Encore Fellows and developed a new career path for themselves. After that period, some officially joined non-profit organizations such as Habitat for Humanity.

Three major initiatives undertaken by Encore.org are as follows:

First is the Encore Fellowships program offered in partnership with companies. It matches retirees with expertise

in marketing, finance, HR, team management and IT with non-profit organizations. Non-profit organizations harness the expertise of retirees to improve their organizational operations while retirees explore their encore careers in their areas of expertise in the non-profit sector.

Second is the Encore Colleges Initiative that teams up with encore career-related educational institutions. Assistance goes to universities, community colleges, and special-purpose schools that have online/offline encore career programs in the areas of healthcare, education, social services, and the environment. Portland Community College, University of Connecticut, and Advanced Leadership Initiative of Harvard University are some of the examples.

Third is the Purpose Prize. Since 2006, Encore.org selects and awards five senior activists aged 60 or older with prize money of \$100,000 (approximately 115.75 million in Korean won). The purpose of the prize is to identify senior entrepreneurs with social impact, change general awareness of seniors, and encourage people in their old age to take part in their community.

Rikkyo Second Stage College

Because we are living in the era of Homo Hundred, it is now time to find out what kinds of learning the 50-plus generation needs and what educational system they need for their second beginning. Before doing so, it would be a good idea to take a look at Rikkyo Second Stage College. Commenced in April 2008, Rikkyo Second Stage College is an institution for continuing education founded upon these concepts – ‘learn again’, ‘challenge again’, and ‘study with different generations.’ To be eligible, students must be 50 years or older. Rikkyo’s model offers an extraordinary opportunity for education tailored to learning needs of the over-fifties.

Training and education programs for the 50-plus are ordinarily one-off or short-term in their nature, but Rikkyo’s

system comprises a minimum of a year in the regular course, after which students may study further, if they wish to do so, by choosing a major. To complete the course, students are asked to earn required credits and submit papers. In comparison with the time that the 50-plus generation spent on education in their early phase of life, the time they need to spend for later life would not be much less. To survive and prosper in the era of Homo Hundred, the 50-plus would do well to be aggressive in their learning in their second stage of life.

Rikkyo Second Stage College has systematic education programs designed specifically to help people aged 50 and beyond to prepare for later life. The programs are diverse and multi-faceted, including general lectures, education in liberal arts, local site visits, research and seminars. To live up to its philosophy of 'learning again,' the College proposes new ways to live and take part in the community by structuring its curriculum into three subject groups—'Aging Society and Liberal Arts', 'Community Design and Business', and 'Second Stage Design.' Students have 49 subject studies to choose from, including communication, economy/society, and philosophy/religion. The over-fifties participate in local field studies and social activities and discover how they can

create a new community.

Another distinctive feature about Rikkyo Second Stage College is its emphasis on urging its students to ‘study with different generations.’ The College students can attend two undergraduate classes each in the early/late period of the course at the Rikkyo University. They serve as commentators in undergraduate training classes and share libraries, computer labs, cafeterias and other such space with young students. As they interact with students in their early 20s, they learn, inspire, and grow together in a way that they could not have ever expected at work.

To invite the 50-plus generation to continue to communicate with the local community and be an integral part of social activities, Rikkyo Second Stage College opened the Support Center in April 2009. The Center supports the research groups created by current students and graduates by allowing them to use the Center as a base for their social activities and collaboration with external institutions. The Center’s research groups cover different areas, such as poverty in Asia and NPOs, NGO support, senior activities (*e.g.*, Shining Life Group), and foreign nationals residing in Japan, and community activities.

Even if a retiree decides that she wants to give back to her community, it is not likely that she could just get right into social activities after years of work. That is why I believe it is important to explore theoretical aspects and learn to change how you think at Rikkyo Second Stage College. Moreover, there is always the Support Center to count on. Learning experience at the College is like going through an overhaul that gets you ready for a new start in society.

- Review by a Rikkyo Second Stage College graduate

Source: Encore Career Blog (blog.naver.com/kyounghoekim/220309487137)

While the SMG Second Beginning Support Group was developing the curriculum for the 50+ Campus, Rikkyo Second Stage College's example was wonderfully motivating. The SMG decided to invite Vice President Mutsumi Katou from Rikkyo University as a guest lecturer at the Conference for the Future of Baby Boomers on October 1, 2015. He explained the policy pursued by Rikkyo Second Stage College as follows:

“Our basic policy is to help seniors design their life again. It is not just about opening the school to seniors; we help people to enter the second stage by establishing networks

connecting people to people, and people to areas.”

He then elaborated on the significance of Rikkyo Second Stage College:

“Second Stage College is a place that stimulates inspirations. Compact, structured classes broaden intellectual curiosity, and students interact with others who come from different walks of life with different experiences, spurred and motivated like never before. At the Second Stage College, students are full of energy and challenge. The campus offers as many opportunities to study as possible and helps students meet their needs. It is this environment of Second Stage College that allows students to prepare and make plans for the next two decades. Students are given time to think about what to do and try the things they want to.”

Perhaps that explains why more than 90% of students say they are satisfied with their course in the annual survey conducted by the College upon completion. Furthermore, a majority of them stay behind for another year and study a major because they are sorry to leave after a year. Once they graduate, students engage in a wide spectrum of social activities. For instance, a student who had been a midwife for more than 30 years wanted a space that brings local people together. She did just what she wanted, opening a commu-

nity space – a children’s salon and a café – at a house. The space allowed mothers with children to get together without having to worry about imposing on others, and was later introduced to the public by the media. One other graduate helped restore the Fukushima area ravaged by the nuclear disaster in March 2011 by harvesting and selling organic cotton. In Toshima, Tokyo, a researcher at the Support Center led a project in which a senior with a color coordinator certificate gave lectures on fashion and style to other seniors. The gist of the lectures was not to urge seniors to dress extravagantly but to pay a little more attention to their style, get out of their homes, and join others in their community.

Rikkyo University Vice President Mutsumi Katou then wrapped up his lecture with his thoughts on the relationship between ‘seniors and work’ as follows:

“Rikkyo Second Stage College did not look down on seniors who worked to get paid but recognized how important and desperate it could be for many to have an income. However, the issue of senior employment would not be resolved without changing the social structure. Of course, Rikkyo Second Stage College is not a one-size-fits-all education system that makes every wish of seniors come true. But at Rikkyo University, we have always valued general education

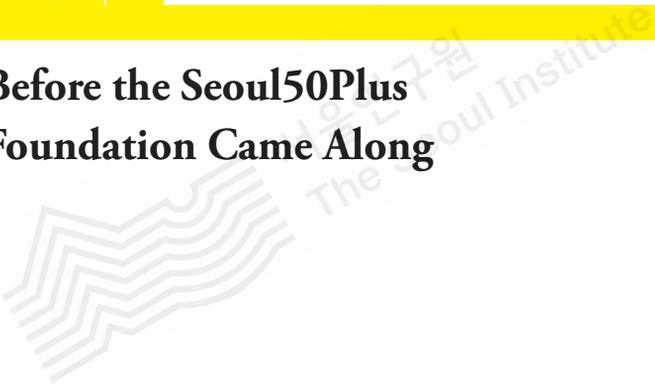
and character-building since the foundation, and we will continue to support seniors to find work that matters to the community, connect with the local community, and build a prosperous life for themselves.”



CHAPTER 3



**Before the Seoul50Plus
Foundation Came Along**



Encore Career Blooms in South Korea

We consider the 50-plus generation as a new opportunity and a resource, not as a social issue. We hope that their experience and assets would be the key to unraveling complicated social issues we face today. We take steps to resolve the issues of aging society, but we dream that the new models presented for old age will help everyone across all generations to find and work toward a new hope.

- Kyoung-A Nam, from a presentation at the Seoul 50+ International Forum, 2016.

As introduced in the previous chapter, the philosophy and direction of the American encore career movements can still prove to be valid for the 50-plus generation in South Korea. I personally believe that initiatives set up for the Korean 50+

need to share the same philosophy of the American encore career movements and have thus advocated that we need to change how we see the 50-plus generation. In my personal view, the 50+ movements in South Korea are a reinterpretation and acculturation of the American encore career movements. In fact, the SMG's 50+ policies are profoundly related to the encore career trends that first emerged in civic society in 2006. In order to fully understand the context of the SMG's 50+ policies, it is imperative that we explore how the encore career movement was introduced and spread across South Korea.

The first encore career model was proposed by the Hope Institute. They launched the 'Happy Senior' project in partnership with Daehan Life Insurance in 2006. In the US, 9 million Americans (aged between 44 and 77) have already built a new life with encore careers. It was revealed in a 2007 survey by the Hope Institute that more than 60% of people (at the age of 40–59) retiring from small/medium and large companies and public corporations said they would work in non-profit organizations if they had an opportunity. The Happy Senior project looked to the white collar baby boomers – the generation that the government or civic society had been relatively less interested in until then. The Happy

Senior project leveraged the generation's experience and knowledge by matching them with non-profit organizations and developing education curriculum for maximum synergy effects. At the time, social enterprises had been enacted in legislation and supported by government policies in South Korea, and they were seen as the possible workplace for the baby boomer generation. Subsequently, efforts were undertaken to foster senior social entrepreneurs.

As part of the Happy Senior project, the Hope Institute developed the 'Happiness Design Academy,' serving as the country's first social career pathway for baby boomers. The Academy produced the first class of graduates in September 2007 and 18 more since, approximately 700 students in total. Half of these graduates joined third sector organizations, such as local grassroots organizations, social enterprises, international aid organizations, and welfare organizations as CEOs, full-time activists, expert advisors, and volunteers, creating their own models for life. Using their drive and innovative ideas, graduates established 13 social economy and non-profit organizations. Such activities by Happiness Design Academy graduates became a solid foundation on which the SMG framed its policies to assist the baby boomer generation.

Social Contribution by Happiness Design Academy Graduates

Category	Description
Voluntary Works for the Local Community	Volunteer works for the local community <i>e.g.</i>) Local newspaper, recycling outlet, welfare facilities, local labor center, children's center, grade school safety guide
Professional Talents (Pro Bono)	Professional help provided to non-profit organizations <i>e.g.</i>) Translation, photography, publishing, editing, monitoring
Full-time Activities at Non-profit Organizations	Full-time work at non-profit organizations <i>e.g.</i>) Middle management at local non-profit organizations, volunteer centers, alternative schools, international NGOs, foundations, and associations
Full-time Activities in Social Economy	Full-time work at social enterprises, cooperatives, etc. <i>e.g.</i>) CEO and expert at microcredit institutions, director at social economy company, founder of preliminary social enterprise
Launch of Public Corporations	Founding of non-profit organizations and corporations <i>e.g.</i>) 'Hope DoReMi,' a microcredit and small business management consulting firm; 'LETS,' a social contribution group by seniors; 'Barabom Photo Studio,' a photo studio dedicated to people with disabilities; 'U3A Seoul,' a learning community for seniors; 'Pyeongtaek Multicultural Volunteer Group,' a local community group

Source: The Hope Institute, 2013, Achievements and Challenges for Senior Social Contribution Programs

Since 2013, the Hope Institute's Happy Senior model has penetrated civic society. Social Solidarity Bank (KDB Senior Bridge Program) and Korea Microcredit Joyful Union (Assistance Program for Innovative Senior Social Entrepreneur) partnered with businesses to identify jobs in the third sector, attempting the Korean version of Encore Fellowships program that brings jobs, training, and internship together.

The graduates of KDB Senior Bridge Academy even led the way to found five different organizations (IT Hope Project, Encore Bravono, New Beginnings Forum, Korea Living Research Institute, and Korea Career Job Academy).

The Hope Institute, Social Solidarity Bank, and Korea Microcredit Joyful Union all focused on baby boomers aged 40 or older, supporting them with their training, activities, business incubation, and alumni organization. The main goal was to create a new model that works based on trust between institutions and participants. Such early form of encore career movement was an eye-opening opportunity for the 50-plus generation, opening doors to the new area of social contribution, something that they had never experienced before during their early years in career. They were no longer bound by those age-old ties of hometown, alma mater, and work. What tied them together was their willingness to share values, on which new networks were built. The movements went further beyond volunteer and social contribution activities. The experience and expertise of the 50-plus generation were actively harnessed to launch socially significant and challenging experiments.

Considering the vulnerability of civic society in South Korea, these movements had to rely heavily on business

sponsorship. There was no guarantee that programs would be sustained for the mid to long term. The number of participants remained only at dozens to hundreds annually. In addition, there were no venues where participants could engage in their activities or experiment with pilot programs after the programs were over. The programs were therefore insufficient to embrace the over-fifties who came with diverse backgrounds and expertise.



Encore Career Movements Systematized

The SMG's 50+ support policies emerged at a time when both the significance and limitations of the encore career movements had been exposed. In the previous pages, I explained why the central or local governments need to renew their institutional framework to support the 50-plus generation. Let us briefly go over them from three perspectives:

First, aging has become an urgent issue in South Korea. The country is already aging faster than any other countries in the world. The first (7 million), second (6 million), and third waves of baby boomers (5 million) all told, they come to 18 million, all of whom will reach their retirement age in the next 30 years. It is not too much to say that Koreans now

face a 'tsunami of retirement.' The average retirement age for Koreans is 53, considerably younger than other OECD nations. It is imperative that South Korea start its policy initiatives before it is too late.

Second, the existing 50+ policies need to be improved in their effectiveness. Today, different government organizations produce their own 50+ policies, but most are confined to simple job matching or helping with business start-up for livelihood, which are not sufficient to satisfy the varying needs of the over-fifties. What is necessary is to shift the policy paradigm and build a system and infrastructure that integrate education, jobs, information, culture and other such areas. The 50-plus generation would also need a platform on which they can lead the way to challenge themselves with new experiments.

Last, South Korea is now at a crossroads, having to develop an administrative support system that could help the encore career movements that had taken root in civic society in 2006 to take one step forward. As examined in the previous pages, campaigns launched in the private sector are limited in terms of finance and social influence. Policies are crucial to overcome the limitations of the private sector, which would evidently lead to improved drive, setting the private

sector in motion once again and initiating a virtuous cycle.

Understanding the importance of systematizing encore career movements, the SMG opened the Seoul Senior Center in February 2012. Designed as ‘a multi-purpose venue for the training, information, jobs and culture for the new senior generation,’ the Center was commissioned to Hope DoReMi, an entity selected in a procedure to delegate the operations to the private sector. For the first time in Korea, the Center focused on the generation aged 50-60 and proposed preventive and antecedent welfare policies for an increasingly aging society. However, the SMG’s Second Beginning project, pursued ambitiously during the first term of Mayor Park was limited in its tangible effects and efficiency. Based on the SMG’s internal data, these limitations may have been caused by the following reasons:

First, the administrative efforts were made in haste. The infrastructure was built without first understanding the identity of 50+ programs, conducting phased studies to ensure that the programs are distinguished from existing policies, or developing necessary content and details. There was a bigger picture for policy, but there was no dedicated team in the city administration to handle the details, a roadblock to making systematic preparations. While the task at hand was

complicated and innovative, the facility standards, operating systems, and people were all from the existing social welfare system, making the old and new virtually identical.

Another drawback was the limitations displayed by the private entities to which the programs had been entrusted. This arrangement is highly advantageous in terms of creative planning and management, simplifies administrative procedures, and adds dynamic boost, if the entrusted entities are competent. If that is not the case, there is a risk of policy failure. When the SMG first launched its Second Beginning project, the private sector did not have the sufficient capacity to carry out 50+ programs and policies. To make matters worse, the SMG selected organizations to commission the programs without much discussion or review of the direction and strategies for 50+ programs, which led to an onerous burden on both the public and private sectors. Having learned its lesson, the SMG put forward a more integrated and systematic plan for its 50-plus generation – ‘Comprehensive Baby Boomer Support Plan’ – in April 2014. Welcomed by experts, the SMG’s ambitious plan included 21 tasks, covering five areas of education, jobs, social contribution, health/leisure, and support systems.

Baby boomer policies are not confined to the over-fifties. They affect all generations, as they are antecedent in their nature. It is now time for us to stop talking and start acting. That's why the SMG's plan to support and root for the 50+ baby boomers is all the more meaningful.

- Yu-Mi Son, from the remarks at the Public Policy Hearing
on the 50+ Support Program (August 2015)

Summary of the SMG Comprehensive Baby Boomer Support Plan 2014

Vision		Baby Boomer Boom Up Hope, Seoul	
Direction	Better education for a better future <ul style="list-style-type: none"> • Stronger support for re-designing life after retirement • More opportunities for customized education • More education venues for baby boomers 	More jobs <ul style="list-style-type: none"> • Identify jobs • Improve connections • Improve job training in quantity and quality • Encourage the private sector to participate and reinforce collaboration 	
		Active social contribution activities <ul style="list-style-type: none"> • Build a platform to expand activities • Encourage people to share talents and volunteer • Expand and improve community activities 	
		Better health / leisure <ul style="list-style-type: none"> • Improve preventive health management • Offer more opportunities to join cultural/ sports activities and leisure 	
	Support Systems <ul style="list-style-type: none"> • Create an organization dedicated to helping baby boomers • Create a baby boomers committee and improve communication • Upgrade research and studies, ensure an institutional framework 		
Challenges	Key Tasks	<ol style="list-style-type: none"> 1. Open more senior centers 2. Open the 50+ Campus 3. Build a hub of social contribution for baby boomers 4. Build a support group for baby boomers 	

Challenges	Tasks by Area	Education	<ol style="list-style-type: none"> 1. Open the Baby Boomer Retirement Design Concert 2. Build the Online School of Life (TED) 3. Expand classes designed for baby boomers at Citizen University 4. Improved baby boomer education in workplace
		Jobs	<ol style="list-style-type: none"> 1. Build an occupational education and training system for job security 2. Build a system for business start-ups and employment 3. Hold the Baby Boomer Job Expo 4. Upgrade efforts to match people with jobs in the private sector 5. Run mentors groups to help young people with their business start-ups 6. Expand jobs in social contribution for baby boomers 7. Identify top 10 jobs for baby boomers 8. Raise the retirement age at institutions invested/funded by the SMG
		Social Contribution	<ol style="list-style-type: none"> 1. Train baby boomers to be community consultants 2. Expand the honorary leader system for baby boomers
		Health / Leisure	<ol style="list-style-type: none"> 1. Raise the check-up rate by subsidizing out-of-pocket expense for cancer screening 2. Provide mental health check-up for baby boomers 3. Prevent/manage chronic diseases of baby boomers 4. Offer better fitness guides and activities for baby boomers 5. Provide cultural/leisure programs for baby boomers
		Support Systems	<ol style="list-style-type: none"> 1. Ensure legislations back up the assistance for baby boomers 2. Improve access to information and hold campaigns for baby boomers
Strategies	<ul style="list-style-type: none"> • Focus on providing supplementary support to help baby boomers to be independent and harness their capabilities • Ensure support is tailored to the needs of users and implement plans in phase by priority • Work closely with other public/private sector entities and match them with people for better participation 		

The Seoul50Plus Foundation Opens

After developing the Comprehensive Baby Boomer Support Plan, the SMG began to pore over a model of the 50+ Campus. The city decided that it would be more effective to establish a dedicated foundation under its umbrella than commissioning the job to a private entity, considering the size of the program, need for consistency in policies, and sustainability. The underlying idea was that it would be a big challenge to set a population aged 50 to 100 as one single target policy group in the face of rapid aging and that policies need to be delivered to each subdivided age group. It was also agreed that professional managers would be needed for responsible delivery of policies, not only for the current 50-plus generation but also for all other generations to come.

According to the SMG's internal data in 2015, the Seoul-50Plus Foundation was needed for the following reasons:

First, to ensure professional and responsible delivery of policy programs for the public good. Because it is up to 50+ programs to sustain the administrative demands for education, job, and leisure for the sake of people in their midlife and beyond, an entity was critical in order to plan, develop, and execute programs in a professional manner. If the job were to be commissioned to a social welfare organization that delivers welfare services to those who were socially vulnerable, it would not be easy to ensure responsible implementation for the public good and would compromise the intended objectives of 50+ programs.

Second, to operate the 50+ Campus and 50+ Centers in local districts. In 2016, two 50+ Campus sites and three local 50+ Centers were opened. By 2018, five more Campus sites and 20 more Centers will be established in local districts. To efficiently run such venues, set guidelines, develop programs, and evaluate staff, a responsible entity is a must.

Third, to have a representative body at the city level. Programs for the mature-aged encompass jobs, lifelong learning, culture, leisure, and other such areas in which other public corporations and external organizations are involved. One

representative would be needed to bring together multiple organizations for cooperation.

After he was reelected in 2014, Won-Soon Park, Mayor of Seoul restructured the administrative organization on January 1, 2015, adding the Post-retirement Support Division to the SMG Welfare Headquarters. In April of the same year, the Second Beginning Support Group comprised of private-sector experts was launched. It was unprecedented, even within the SMG organization, to form a private-sector group for support from the planning stage and divide roles among the private and the public like this. Thanks to the decision, the new foundation was established ahead of time. More than anything, research findings and content produced by the Second Beginning Support Group proved to be decidedly helpful to opening the 50+ Campus sites, also ahead of time, and empowering them.

From the second half of 2014 to 2015, the SMG set up plans for the phased studies for the launch of the new foundation and the efficient operation of the 50+ Campus. The studies were conducted in four main stages.

In the Phase 3 feasibility study on the establishment of the Seoul50Plus Foundation, the necessity of the Foundation was reviewed by exploring the public nature, sustain-

[Phase 1] Study for the Establishment of the Seoul50Plus Foundation
and the 50+ Campus (August – October 2014)

Description

- Review antecedent studies by the SMG on the 50-plus generation.
- Listen to expert advice and opinions from different social standings with respect to the launch of the Foundation.
- Benchmark cases of innovation from home and abroad.
- Set up the basic direction and operation plan for the Foundation.
- Define the status, relationships, and roles of the Foundation, 50+ Campus, and Senior Centers.
- Propose operation plans for the 50+ Campus.
- ▶ **Performed by:** Seoul Senior Center (Senior Researcher: Kyoung-A Nam, Representative)

[Phase 2] Survey on the Needs of the 50-plus Generation for the Second Stage of Life (November 2014)

Target: 462 Seoul residents aged 50 or older

Key Findings

- Areas of concerns and interest: Financial issues, work (30%)
 - Most preferred option: Finding a job again (50.9%) → Finding a job in non-profit/social contribution organizations (20.6%)
 - Willingness to use the 50+ venues and space: Yes (78%)
-

[Phase 3] Feasibility Study on the Foundation (December 2014 – April 2015)

Objectives: To understand senior Seoul citizens, develop a plan to launch the Foundation, perform a feasibility study on the launch of the Foundation, conduct research and analysis, and propose a basic plan (draft).

Description

- Analyze the characteristics and needs of seniors.
 - Analyze the status of policies designed to support seniors.
 - Define the Foundation's roles and functions.
 - Identify the organizational structure, manpower, and resources for the Foundation.
 - Project the Foundation's costs, benefits, and effects.
 - Analyze costs/benefits and review feasibility.
- ▶ **Performed by:** Korea Institute for Health and Social Affairs (Senior Researcher: Hong-Won Jeong)

[Phase 4] Survey on the Status and Needs of the 50+ Seoul Citizens for the Second Stage of Life (May – October 2015)

Methodology

- Interview: 1,000 Seoul residents aged 50 – 64 (both genders)
- Forum: 32 Seoul residents aged 50 – 64 (both genders)



Description

- Understand and analyze the life of Seoul residents aged 50 – 64 and their needs.
 - Understand the awareness and demands of (potential) users of 50+ programs.
 - Define the program direction based on the findings.
- ▶ **Performed by:** Jang & Partners Group (Senior Researcher: Hyeon-Seon Jang, Representative)
-

ability of programs, and different avenues of implementing programs, in addition to a comprehensive review of cases from institutions with similar functions. The study also expounded the benefits of opening the Seoul50Plus Foundation in two categories – resident welfare and local economy. In terms of resident welfare, the presence of the Foundation was expected i) to alleviate apprehension and uncertainties for the future, making people more satisfied with their life, ensuring income for seniors, and encouraging seniors to be more involved in the community; and ii) to enhance the overall health of residents, reducing medical and health costs of KRW 18.9-28.2 billion between 2016 and 2019.

In terms of local economy, reduction in poverty would lead to a decrease in the city's expenditure (social security payouts) while the support for employment and business start-ups would result in an increase of income by 5-15% on average.

In its endeavor to go beyond these phased studies to incorporate various opinions of citizens from different walks of life, the SMG employed a variety of approaches: 5 expert meetings; 12 discussion sessions between companies, funded/invested institutions, and local district governments; 2 conferences and public hearings (1,600 participants); 5 circuit policy briefings; and 30 or so expert opinion sessions. The voices heard during this process have become a compass to refer to in the development and implementation of the SMG 50+ policies.

“It is important to understand why this is done by the public sector. Because of the budget? That is not the precise answer. This needs to be justifiably distinguished from existing welfare programs. It's not about finding a niche that no one else has tried, but about going into places that the private sector cannot. ... Existing 50+ programs do not attract the typical 50-plus generation. But there is

a way to make them come in droves. 'Mather Café Plus' in Chicago, USA and 'Active Senior Salon' in Nagoya, Japan tell us that space is very important. In an interview with the Salon personnel, we found that one of the keys to success was that they provided community space for free. The more the community is developed, the more people the community gets. What the 50-plus generation needs is a space to have a cup of tea and get together in a social club. Of course this is not the exact answer, but it is significant that seniors who come from a wide spectrum need to feel that they are 'taking leadership.' When the public sector is involved, they often come off as 'we're doing this for you.' I hope that this program has clear and simple objectives, minimizes the involvement of the administrators, and encourages voluntary operation. It is when participants make their own rules that the program will become popular."

- Gwang-Hoe Park, Representative, at the first expert meeting held to set the direction for the Foundation and the 50+ Campus operation and develop detailed content (June 2015)

"Some would ask why the fifties when we have the sixties and seventies? In my long years of experience with senior

welfare, I realized that it is often too late to do anything after problems explode and things get really difficult. ... If the previous policies and programs were about going up from where we are and thinking 'if we do this, our life will be better and things will get better, the present programs for the over-fifties are about dealing with coming down from the apex of life. We contemplate how to come down safely and what to do once we are down. That is the major difference from the previous policies we've seen so far. ... In fact, banks were the ones that took the initiatives with 50+ programs. ... This has brought me to believe strongly that this program should be implemented strictly as a public sector undertaking with a non-profit perspective. ... To use a medical analogy, the program is a vaccine. It's not about using powerful drugs after you get seriously ill, but rather about using a vaccine to prevent illness. Pharmaceutical companies invest the least in vaccines. ... I believe this is an area that the SMG needs to pursue with particular attention to public good. This is the starting point and one of the most important reasons behind the launch of the Seoul50Plus Foundation. ... Secondly, the 50+ population is enormous. There are 2.14 million in Seoul alone and nearly 6 million

nationwide. And this number isn't going down anytime soon in the future. The population will stay at this level for at least a generation or a generation and a half. That explains why this program can never be short-term.”

- Hong-Won Jeong, from the remarks at the Public Policy Hearing
on the 50+ Support Program (August 2015)

On June 1, 2016, the Seoul50Plus Foundation was finally inaugurated. The Seoul50Plus Western Campus, the first

Basis for/Progress of the Seoul50Plus Foundation

Basis

- Act on the Local Government Invested and Contributed Companies
- Seoul Municipal Ordinance on the Establishment and Operation of the Seoul50Plus Foundation
- Seoul Municipal Ordinance on the Support for the Second Beginning of seniors

Progress

- Study for the Establishment of the Seoul50Plus Foundation and the 50+ Campus_August–October 2014.
- Survey on the Needs of the 50-plus Generation for the Second Stage of Life_November 3–10, 2014.

- 
- Action Plan on the Establishment of the Foundation drafted _December 31, 2014.
 - Feasibility Study on the Foundation commissioned _December 26, 2014–April 25, 2015.
 - The establishment of a deliberation committee for the SMG-funded/ invested institutions reviewed/resolved _June 12, 2015.
 - Preliminary negotiations with the Ministry of Government Administration and Home Affairs with regard to the Foundation completed _June 16–July 3, 2015.
 - Seoul Municipal Ordinance on the Establishment and Operation of the Seoul50Plus Foundation announced _October 8, 2015.
 - General Assembly for the Foundation initiative held _November 6, 2015.
 - Executive director candidates reviewed and selected _January 8, 2016.
 - Application for the establishment of the Foundation submitted (Ministry of Health and Welfare) _January 14, 2016.
 - The Foundation’s Board of Directors’ meeting held _January 18, 2016.
 - Employees of the Foundation and Northwestern Campus selected and announced _February 11, 2016.
 - Establishment of the Foundation approved (Ministry of Health and Welfare) _April 26, 2016.
 - The Foundation registered (Jungbu Registry Office) _April 28, 2016.
 - The Foundation’s opening ceremony held _June 1, 2016.
-

campus directly run by the Foundation, began to recruit students in May of the same year and started educational courses. The SMG's 50+ policies were officially launched.

It took two full years to finally open the Seoul50Plus Foundation. The process, necessitating a series of discussions and negotiations, was long and difficult. The leadership had to consider the nature of the 50+ programs, review the feasibility and necessity of the Foundation, listen to different voices, and find the right name. Stakeholders sometimes clashed, and there were obstacles to reaching an agreement with the Seoul Metropolitan Council and the central government. Despite these challenges, the Foundation became a reality, thanks to the SMG's determination to pave the groundwork for 50+ policies and the active participation and dedication shown by the 50-plus generation.

As they say, "when an old man dies, a library burns to the ground." That is how much experience and wisdom an individual attains throughout life. If we were to lose the tremendous experience and knowledge of baby boomers who flourished through a highly dynamic phase of modern time, it would simply be a sheer loss to our country. ... For the first time in South Korea, the SMG has

recognized their potentials and would like to provide systematized support to the 50-plus generation. If they had gone to university and studied to find a job earlier, it is now time for them to start studying something they have always wanted for their own sake. If they have worked until now, not because they wanted to, but because they had to in order to feed their family and succeed, it is now time for them to find something they want to do, something that would be socially meaningful. How the over-fifties utilize the 80,000 hours left to them will determine the future of our country.

The 50-plus generation is our backbone, and we cannot afford to have a vulnerable back. When our 50-plus generation is strong, their parents and children will also have solid support. This is precisely why 50+ policies are not just confined to the over-fifty generation. With 50+ programs, the 50-plus generation will be able to explore who they really are, prepare for old age, add new potentials, and rekindle economic vivacity in the city and beyond.

- Won-Soon Park, Mayor of Seoul, from the 50+ Policy
Masterplan announcement (June 2016).

CHAPTER 4



**Into the Past 200 Days
of the Seoul50Plus Foundation**



Seoul Institute
The Seoul Institute

The Seoul50Plus Foundation and the Empowerment Movement

After approval in April 2016, the Seoul50Plus Foundation was officially established in June. The Foundation has successfully administered various projects and programs to date. The Seoul50Plus Western Campus run by the Foundation is located in Eunpyeong-gu. The Campus is already busy preparing its educational courses for the second semester. In December 2016, the Seoul50Plus Central Campus was opened in Mapo-gu. While it is too early to discuss the success of the program or make specific assessment, there are positive signs, such as the growing interest of citizens in the 50+ policies and the increasing number of 50-plus individuals from different backgrounds visiting the Campus, indicating that the 50+ policies are beginning to take root.

This section will introduce the activities and programs carried out by the Seoul50Plus Foundation in the past 200 days. Before we go further, we are going to look at the philosophy behind the ‘empowerment movement’ pursued by the Seoul50Plus Foundation and then move on to the 50+ Campus, the 50+ Counseling Center, 50+ Job programs, 50+ Empowerment Research Contest, and 50+ community support activities.

The Seoul50Plus Foundation is a think tank and a hub of networks committed to helping the 50-plus generation create a new vision for their life. As a control tower for the SMG’s 50+ policies, the Foundation uses its research capabilities to propose policies, and offers education and counseling at 50+ Campus sites opened in six regions in Seoul in addition to its 50+ Job programs. The Foundation also actively supports activities and community events voluntarily designed by the over-fifties. Not only that, it supports the 50+ Centers operating in local districts to implement their programs in a more professional and effective manner.

To ensure that its services are tailored to the needs of citizens, the Seoul50Plus Foundation seeks to build a 50+ support framework and assign specific roles for the Foundation, 50+ Campus sites, and 50+ Centers. In research and

programs, its focus is primarily on site-specific agendas and actual users rather than on grand discourse or policymakers.

The Foundation plans its agenda according to the following general direction. First, the pursuit of truth based on facts is emphasized. Objectives are aimed at sites, user-oriented research and improved policy actionability. Second, efforts are directed at the transformation of awareness. The Foundation strives to deliver policy services and daily campaigns that transform the life, and public awareness, of the 50-plus generation. Third, the Foundation aims at subsumption and convergence. It shares, matches, and connects people, institutions (organizations), administrators, and resources. Fourth, international values and local activities are closely watched. It benchmarks innovations, both home and abroad, and localizes them.

Behind the Foundation's values and strategies, which set its policies apart from the existing ones, is the philosophy of the 'empowerment movement.' Empowerment movement is a campaign based on self-empowerment to 'solve one's own problems'. Such self-empowerment capacitates stakeholders to voluntarily work together and find innovative solutions to improving their life, protecting their rights, and engaging in the local community. According to economist Seok-Hoon

Woo, the term ‘empowerment movement’, which had been literally translated as ‘stakeholder movement’ in Japan, was first introduced and used primarily by people with disabilities and women’s rights activists in South Korea. When the Asian financial crisis of 1997 hit the country, the term was also introduced to the discourses of the youth, paving way to the ‘youth empowerment movement’ to address one of the most pressing social issues of the time.

The empowerment movement sublates metadiscourse and addresses common issues occurring in a real life setting. It is a real-life campaign where stakeholders support peers to think out of the box and find their own solutions. Youth community union activities; the Todac Todac Cooperative that offers loans, etc. based on collaboration of young minds; the Home-cooked Meal project that forms an extensive network of people over the core idea of home-cooked meals; and room sharing activities that resolve residential issues of the young generation are some of the examples of the youth empowerment movement. Youth empowerment movement has specific goals and is unbound by ideologies. The movement is powered by voluntary community activities in which hierarchy is not emphasized.

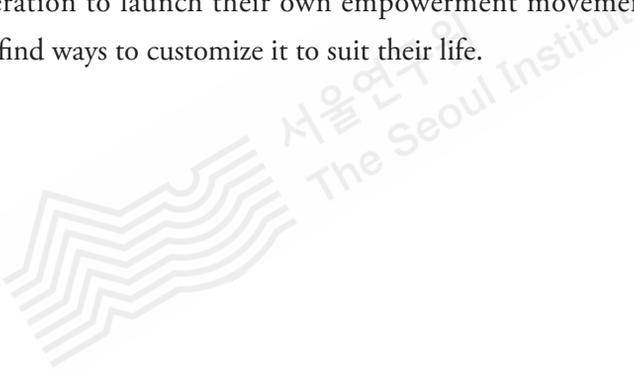
One of the Seoul50Plus Foundation’s key objectives is

to help the 50-plus generation create their own community and seek solutions to problems, thereby kindling their own empowerment movement. As mentioned earlier, the over-fifties are a target group of policy support, and their tremendous potentials for social contribution are widely recognized. The 50-plus generation has dual identity – those of a consumer who consumes policy and relevant movements and a prosumer (a consumer who produces as well). In view of this, the Foundation's programs support the over-fifties to take full advantage of their experience and assets and create shared value for themselves, the community and society at large. The Foundation does not simply provide policy services without discussion. Instead, it seeks to build a platform through which the generation can discuss, share experience and skills, cooperate to realize their potentials, and work up to their capacity.

This platform to be built by the Foundation is oriented in three directions. First, the platform is to provide shared services – database, shared office, information center, and community support. Secondly, it will serve as a network hub, by which the over-fifties connect with each other or with other generations, sectors, and locations, thereby creating networks, sharing information, and benefiting from a matching

system. Lastly, the platform will provide a venue for activity. This includes opportunities to test pilot projects as well as a venue for physical activity.

Once a solid platform and support system are in place, the over-fifties groups, professional institutions, public corporations, intermediary institutions, and the Foundation could work together to produce and sustain various 50+ programs and services. The Seoul50Plus Foundation programs to be introduced in the following pages are designed to enable the generation to launch their own empowerment movement and find ways to customize it to suit their life.



The 50+ Campus Educational Courses

As can be seen in the encore career movements introduced to South Korea, the most efficient means adopted by social activists to change public awareness and deliver their message to more people is education. For those who retire or have retired around at the age of 50, retirement and subsequent discontinuation of their career are sources of anxiety and apprehension as they are clueless as to what to do next and where to start. At such a turning point in life, a well-designed educational program can help the 50-plus generation to stay confident and prepare for a new, rewarding life. Education often encourages the over-fifties to form a new relationship network. They may find a future business partner among fellow students, and such relationships some-

times prove to be deeply influential, enough to change the course of their life.

Under the management of the Foundation, the 50+ Campus develops and offers courses customized to the needs of the 50-plus generation so that they may explore and prepare for new models of life. In planning and offering these courses, certain key principles should be followed, such as forming partnerships with the relevant 50+ organizations, staying away from one-way lectures and rote learning, matching education and work/activity, and facilitating and encouraging citizen involvement.

The 50+ Campus has benchmarked the academic system of Korean universities and offers courses in semesters: Semester 1 (March–June); Semester 2 (September–December), Summer (July–August) and Winter (January–February). Currently, the 50+ Campus offers three faculties, each with different educational content and objectives, so as to allow students to select one according to their personal interest, preference, and circumstances. This is in part influenced by the academic system of Rikkyo Second Stage College in Japan.

The Faculty of Life Redesign focuses on changing participants' awareness on life and old age and empowering them to design a new life. The Faculty of Career Exploration offers

education that redefines the meaning of work and encourages students to explore new career path. Lastly, the Faculty of Everyday Skills imparts everyday skills that are necessary to live an independent, joyful life.

The identity of the Faculty of Life Redesign is best represented in the courses offered by Seoul 50+Life School. As a representative, introductory program of the 50+ Campus, Seoul 50+Life School features the following:

First, the dean and teaching staff – the contemporaries of the students – lead the way. As mentors, they stimulate and establish rapport with students and join them every step of the way, from preparing for the new beginning to follow-up. There is a relationship of teachers and students that is unlike any others.

Second, students submit a ‘letter of commitment,’ a summary of what they intend to add to or subtract from their life, for selection. Students are selected based on the originality of the idea and value (‘lecture-shoppers’ are discouraged); diversity in age, gender, and career background; and their potential as fellow partners (open-mindedness and commitment to the community).

Third, the heart of the educational courses is not lectures but workshops that demand physical and mental involve-

Faculty of Life Redesign

Change awareness on life and old age and design a new life.

- Seoul 50+Life School (Introductory course to introduce the Campus)
 - Seoul 50+Time (Special guest lectures)
 - 7PM Salon (For those with jobs)
-
- Volunteer Guide
 - 50+ Life Design Counseling
 - 50+ Book Club

Faculty of Career Exploration

Redefine the meaning of work and explore new career path.

- 50+ Encore Career (Introductory course to introduce career exploration)
 - 4050 New Career Workshop
-
- 50+ Business Start-ups
 - ABCs to Starting and Running a Non-profit Organization
 - 50+ Vision through Social Enterprises and Cooperatives
 - International Development and Social Economy (Introductory course/overseas visit)
 - Introduction: Farming Renaissance and 50+ "City to Farm"
 - 50+ Odyssey: Visiting Farms
-
- 50+ Travel Planning School
 - 50+ Guide to Starting an Urban B&B
 - 50+ City Commentator Training
 - 50+ Creative Professionals' Training
 - 50+ IT Maintenance Class
 - 50+ Professional Instructor Training

Faculty of Everyday Skills

Acquire everyday skills necessary to live an independent, joyful life.

- Sejong Art Center Art & Culture School: Musical, Bongsan traditional mask dance, haegeum playing
-
- House of My Life
 - Slow Fashion Workshop
-
- Cooking Classes for Middle-aged Men
-
- People + Photography Class
 - Body & Mind Yoga

Special Courses

- Life Photography Workshop
 - Chef Young's Saturday Brunch Class
-
- 50+ Programs
* Planned and managed by 50+ organizations and individuals

ment of students. The courses employ movies and plays to share and discuss growing pains experienced in adulthood and ways individuals from different backgrounds can live together in harmony.

Fourth, the courses arrange meetings between students and people or communities that have made small but meaningful changes.

Fifth, students are encouraged to volunteer for community and take on self-empowered activities. The first class organized six communities – Leaders Forum, Ludens Tango, Value Bank, 50+ Play (movies and theater), Jamshin (exploration of traditional cultural heritage), and 50+ Busking. Students continue to engage in these activities after graduation.

Sixth, this School will get rid of all formalities and ceremonial protocols from graduation ceremonies. Instead, graduates make their graduation special in unique ways that memorialize their commitment toward the way forward.

Seventh, sixty classmates go on a two-day trip to celebrate a new beginning.

Seoul 50+Life School is an introductory course. What we take home from the School is the courage to start a meaningful life, though it may be small, but different. In order

to do that and shape the later stage of life, it would be good to find friends and spend more time with them developing new plans. ... As I spent the first half of this year with my friends at the first class of Seoul 50+Life School, I could feel the tremendous energy emanating from them. And it got me thinking that I should take as much advantage as possible of their irreplaceable assets – problem-solving skills, drive and momentum, and experience. ... The first class started a number of community clubs, and one of them was a group that helps young people create plays or independent films. It is not just about helping them financially or giving them benefits. They start out by asking young creators what they need. More often than not, there will be administrative difficulties in the process of film production. That's where our students' rich experience comes in. They work with younger generations to work out solutions to problems that their young friends can't resolve due to lack of knowledge or experience and power. So the key is not the financial prowess of the over-fifties, but their talent and skills.

- "Why did the promoter of the School of Innovation volunteer to become a lifelong learning guide? Interview with Gwang-Pil Jeong, Dean of Seoul 50+Life School,"

Joongang Ilbo, September 26, 2016.

Having completed Class 1 of the Seoul 50+Life School in July 2016, Jong-Guk Jo explained that he was able to “meet fellow men and women with similar problems and thoughts, rekindle passion, and find empathy with others.” Personally, Seoul 50+Life School was a turning point for him after a period of uncertainty and confusion since retirement. Other graduates were not much different from him. A survey on the first class of graduates and their perception of time at the Seoul 50+Life School clearly reveals the educational philosophy and orientation of the School.

- *The greatest assets are my 60 new friends.*
- *This was an opportunity to transform my philosophy on money.*
- *The School has been the starting point of change.*
- *I want my husband to be my alumnus.*
- *The School is for both the mind and the body.*
- *I realized that citizens of Seoul are truly privileged.*
- *Busy Thursdays were only mine at the School where everyone had experienced the pains of transition.*
- *All 60 classmates were alike and yet completely different. It was as exhilarating as dating.*
- *It was a time I got to hone the sword that had grown*

blunt in the last 50 years.

- *I was able to probe deep within me and focus on myself.*
- *Through communication and appreciation, I understood things that I never had the chance to learn in 50 years of my life.*
- *It was a time that compelled me to examine my passive attitude toward life so far and develop a dynamic attitude from now and forward.*

As the name indicates, the Faculty of Career Exploration explores the world of new jobs. They are designed to help students both directly and indirectly experience diverse job areas and build their own vision for the second career. To this end, job categories need to be identified based on the demands of the 50-plus generation. Also, the scope of jobs in local and international development and the breadth of job venues need to be expanded. Refer to the chart (p.101) to see how educational courses are developed under the Faculty of Career Exploration, currently under experiment at the 50+ Campus.

The Faculty of Everyday Skills strives to broaden the existing cultural and liberal arts education to ensure that the

Development of Courses for the Faculty of Career Exploration

Demand-based	[Example] Guide to 50+ Starting an Urban B&B	
	SMG Tourism & Sports Bureau	The 50+ Campus
	Lack of 50+ participation during the pursuit of urban B&B programs	Guide to 50+ Starting an Urban B&B was offered, considering the high home ownership rate among the over-fifties → 30 students in training
Promising Jobs	[Example] 50+ Travel Planning School	
	Status	The 50+ Campus
	<ul style="list-style-type: none"> • High demand for customized travel among the aging population • Promising area – domestic fair trade travel market 	<ul style="list-style-type: none"> • Covers everything from planning to providing travel products (site visit, visits to develop travel products) → 30 students in training • Presentation on travel plans by group → Outperforming teams may have opportunities to compete with travel planners at the Campus and experiment with them. • Support for the establishment of the 50+ Fair Trade Travel Cooperative in the mid/long term
Expanded Job Scope	[Example] Introduction to Farm Life, 50+ Odyssey: Visiting Farms	
	Status	The 50+ Campus
	<ul style="list-style-type: none"> • Desire to explore local life and new areas of creation • Practical information needed for local government assistance policies 	<ul style="list-style-type: none"> • 50+ introduction to farm life, 50+ Odyssey: Visiting Farms underway • Practical information and experience based on collaboration with local governments • New jobs explored in the context of local community, creative models
Expanded Job Scope	[Example] International Development and Social Economy	
	Status	The 50+ Campus
	<ul style="list-style-type: none"> • High interest in overseas volunteer projects and starting business in the third world • Interested in engaging in alternative economic activities in the international development sector 	<ul style="list-style-type: none"> • International Development and Social Economy course opened → 20 students in training • Introduction and overseas inspections held concurrently • Domestic/international activity plans and support to match networks after course completion

50-plus generation builds on ‘skills,’ that help them take leadership and lead a joyful life. In this context, ‘skills’ collectively refer to knowledge, technical competence, general knowledge and insight. The Faculty offers general culture/liberal arts classes as well as courses that enable the over-fifties to take care of basic necessities on their own and prepare, physically and mentally, for a joyous second beginning. To allow the generation to have broader experiences, the Faculty of Everyday Skills has set aside other types of space for cooking, dance, music and such subjects other than regular lecture halls.

Below are the comments from the instructors and students who took part in the courses offered by the Seoul50Plus Western Campus. What they have to say aptly captures the ambience of the 50+ Campus classes and points to the outcomes. It should be noted that students who were highly satisfied with the courses indicated that they were able to establish rapport with fellow students, which in turn motivated them to make a new start. The 50+ Campus courses not only offered access to educational content but also brought the 50-plus generation together.

Most of the 50+ participants have excellent foreign lan-

guage skills, extensive experience, and profound knowledge. Our goal is to create diverse tourism content by weaving interesting stories that only locals know into the history of Seoul. We're going to select a few graduates who can facilitate programs out there.

- In-Ju Yun (CEO of Young Enterprise Annyeong Seoul and Instructor for the City Commentator Training, Faculty of Career Exploration)

When I retired last year, I was wondering what I could do with the rest of years left to me. Then I came across this City Commentator Training course at the Seoul50Plus Western Campus. I had a mind to take advantage of my proficiency in Japanese and developed this sense of mission, that I should promote the undiscovered face of our country. When I complete the course, I am going to work with some of classmates who share my feelings to start a community or a cooperative.

- [Student, City Commentator Training, Faculty of Career Exploration]

When I had a career, I was too busy to even go into the kitchen. After retirement, I spent a lot of time at home and needed to cook for myself. That's why I applied for the course. Until now, I somehow had the notion that

cooking wasn't a big deal. Now I understand how hard it must have been for my wife, and my attitude towards food changed completely. Learning to cook taught me to consider each ingredient carefully, and changed my view of food. I think all retired men should learn to cook for themselves. I also enjoyed the course thoroughly as I could meet my peers, eat together and share stories that we feel the same about.

- Yeong-Shik Park (Student, Cooking Classes for Middle-aged Men,
Faculty of Everyday Skills)

The course helped me tremendously. I really liked how the rules about establishing a non-profit organization have changed in recent times. Requirements such as equity and number of people have changed, and because of that, I have grown confident. We're now wrapping up the articles of incorporation and preparing for the general assembly of the corporation. I had done online searches and taken short courses elsewhere, but I still couldn't grasp the concept, which got me increasingly worried. I was on the verge of quitting as I was worried about money. But this course is systematic, and it got me to establish a corporation. I am extremely happy

with the course.

- Yeong-Chun Lee (Student, ABCs to Starting and Running a Non-profit Organization,
Faculty of Career Exploration / Representative, Senior Education Council)

I have been in the computer-related line of work in Yong-san since 1987, and I applied for the course because I wanted to review and realign what I know with the latest technologies and trends. People at my age are afraid to start something new, but I was completely motivated when I saw these people here, ready to take on any challenge and hard-working. If it only came to computer skills, I may be a little better than others, but I realized that there is so much I can learn from these students in many other areas. I think people are wired to interact and communicate. That way, you learn something.

- Yeong-Sang Hwang (Student, 50+ IT Maintenance Class,
Faculty of Career Exploration)

The 50+ Counseling Center

The 50+ Counseling Center is one of the core elements that represent the identity and singular nature of the SMG's 50+ policies. The 50+ Counseling Center is located in the ground floor of the Seoul50Plus Western Campus in Eunpyeong-gu. More of such counseling centers will be built on other 50+ Campus sites as well. The 50+ Counseling Centers are engaged in two main counseling activities, the first of which is to provide professional consultation in the seven life areas required by the 50-plus generation for designing life the way they want (work, finance, social contribution, social relationship, family, leisure, and health).

The second activity is to identify counselees' needs and match them with suitable SMG or central government poli-

cies and programs which are easily accessible. Today, the central government, local governments and district governments offer their own policies for the middle-aged and elderly, but the over-fifties are often unaware of the policies and programs they could benefit from. The 50+ Counseling Center is a one-stop destination for counseling customized to individuals, providing information on education, job, finance, leisure, and life design. The Centers play a vital role, not only in that they provide counseling services, but also in that their services lay the groundwork for the SMG's 50+ policies, programs, and plans.

For the over-fifties who visit the 50+ Campus for the first time, the 50+ Counseling Centers serve as a trusted guide. At the Counseling Centers, consultants and moderators, of the same age as the Campus users, examine individual needs to help design and build learning and activity plans. The Campus users can start with comprehensive counseling and design their pathway forward step by step based on their areas of interest and competence. As such, the 50+ Campus programs are built on the platform provided by the 50+ Counseling Center, intimately connected with crucial components such as life skills, education, work, and voluntary activities.

Pathways Taken by the 50+ Campus Users



In May 2016, the Foundation signed an agreement with Encore Bravono, a cooperative that offers education and consultation services to support people to make transitions to encore careers. This is part of an effort to develop a distinguished operational model and contents for the 50+ Counseling Center. Encore Bravono developed an operation manual for the 50+ Counseling Center and 50+ consultant work manuals. Additionally, the Foundation has connected with the Seoul Rewarding Jobs program to recruit and train professional consultants and moderators. Trained consultants

and moderators are currently assigned to the Seoul50Plus Western Campus and the 50+ Centers in local districts to assist citizens in need of their services. Users welcome these consultants, as this is a chance to seek guidance from their contemporaries with a wealth of experience. Another factor users like is that the services are not rushed and are given in a friendly, comfortable environment. Jeong-Mi Lee, a 50+ consultant, explains as follows:

“One of the most important factors in counseling is the understanding and empathetic attitude of consultants. Being of the same generation, I used to have the same concerns as my counselees do. Because I am a professional in this area, I am now confident that I can do this better than anyone.”

On the frontline of implementing the 50+ policies, counseling others to design their life, and engaging in a variety of studies and on-site surveys, these 50+ consultants are particularly indispensable to making policies practical and effective. How they perform and what they achieve will be the test bed that demonstrates the potentials of empowerment movements by the 50-plus generation. In this respect,

the activities by the 50+ Counseling Center are significant. Many of the over-fifties are empowered to take part in the Counseling Center's activities, experimenting with the new counseling model which was shaped and enabled by collective intelligence.

Here are some of the tasks currently carried out by 50+ consultants:

- *As the go-between for the 50-plus generation and 50+ policies, 50+ consultants examine the SMG and central government policies and programs for the middle-aged and elderly. They do this from the perspective of users and offer customized policy guidance and feedback to individuals.*
- *As the promoters of 50+ policies, 50+ consultants identify suitable occupations based on the needs of the 50-plus individual consulting with them, and investigate local resources where regional 50+ Campus sites are located to develop highly practical courses.*
- *50+ consultants build a system that efficiently matches supply and demand to bring the 50-plus generation together with the third sector (Develop individual profiles and investigate the demands of the third sector).*

From May to September 2016, the counseling services provided by the 50+ Counseling Center on the Seoul50Plus Western Campus site amounted to 5,131 consultation sessions (both in-person and phone sessions). Further, to extend the reach of services to those who cannot visit, the Center plans to work with the 50+ Centers in other local districts and start a ‘counselors at your doorstep’ program.



The Ultimate Seoul Citizens' Guide to Life after Fifty

In September 2016, the Seoul50Plus Foundation published “The Ultimate Seoul Citizens’ Guide to Life after Fifty,” offering a wealth of information that is useful to the 50-plus generation. Comprised of 3 segments and 12 categories, the book presents information that could come in handy for the 50-plus generation, such as the SMG or relevant government agencies that support the over-fifties, policies, programs and website information. Each segment introduces the outlook of comprehensive plans to support the over-fifties and presents the activities of the Foundation and the Campus that had just started on their mission at the time of publishing the book.

“With this publication, we now have an overall understanding of 50+ policies and programs implemented by the SMG and government agencies,” explained Gyeong-Hee Lee, President of the Seoul50Plus Foundation. The Foundation and the 50+ Counseling Centers seek to collect information on any useful but unknown policies and promote them to the 50-plus generation. This publication is to be followed by many more, including manuals and guides that can be used by the Foundation and the 50+ Counseling Centers.

- The Seoul50Plus Foundation website (seoul50plus.or.kr) offers a PDF version of this book.



50+ Jobs

No administration has ever come up with satisfying resolutions to the issue of unemployment to this day. The following is an advertisement posted on the website of the South Korean Ministry of Employment and Labor:

“Right now, 1.16 million of our sons and daughters are looking for jobs. Peak-wage system and reduced work hours will help create 280,000 jobs.”

This advertisement is a good example of ‘robbing Peter to pay Paul’ and a direct invitation to turn the job issue into a generational conflict. While this has left many frustrated, it is evident that there is no better solution.

The SMG does have new 50+ policies in place, but no magic bullet could resolve the issue all at once. And it takes much more than the commitment of Seoul citizens, no matter how hard they try. In fact, the central government's job (employment) programs are considerably greater in scope than those of the SMG. With respect to jobs, it is vital that current policies are linked and coordinated with the existing ones while seeking solutions and innovative strategies to achieve what the previous policies had missed.

When it comes to employment for the 50-plus generation, it is particularly important to accurately understand the features of the jobs that the over-fifties want and require. The Survey on the Needs of the 50-plus Generation for the Second Stage of Life, conducted by the SMG in 2015, reveals two key findings: first, the 50-plus generation increasingly wants to fulfil their life's purpose by doing what they want to do, not doing what they have to do; second, 50-plus generation wants a life where work, relationships, and leisure are interconnected. They want to pursue a job they like and connect with likeminded people as they do so, and earn a certain level of income. Encore careers could be an excellent option to meet these needs, as the generation can have it all – income, personal fulfillment, and the opportunity to add value to society.

The Seoul50Plus Foundation's Strategies for Job Programs

1. Expansion of Scope for Finding Potential Jobs

	Sector	Generation/Class	Region/Environment
Sector 1	Government	Youth education and employment	Community
	Local Government		
	Public Welfare		
Sector 2	SMEs	Combination of competent young/older generations	Farm/fishing villages
	Micro Biz in Alleyways		
	Traditional Market	Education and care for the older generations	Overseas
Corporate CSV			
Sector 3	Non-profit	People with disabilities, families of multicultural backgrounds	Environment
	Social Economy		
	Cooperatives		
	Community Cooperative		

2. Diversification of Channels for Finding Potential Jobs

Job studies Study suitable jobs for the over-fifties		Main Categories of 50+ Jobs - 50+ Public Welfare - 50+ Third Sector - 50+ Care and Education - 50+ Farm/Fishing Villages - 50+ Skills
Recruit for jobs New business/job contest (2017)		
Empowering the generation to find jobs Taking advantage of 50+ consultants		
Domestic/overseas partnerships <i>e.g.</i> , Education bureau, labor foundations		
50+ forums by sector 50+ Residence, 50+ Third Sector, etc.		
New platform 50+ People database, etc.		

Source: Internal data, Job Headquarters, The Seoul50Plus Foundation (2016)

It is also important that the 50-plus generation is not seen as vulnerable in terms of employability, but as useful, since they could be resources that can resolve a wide array of social issues. In working with the 50-plus generation, it would be necessary to train and support them to build their own job models rather than sticking to the approaches adopted by the existing public job creation programs such as one-on-one job matching or job placement. According to the Job Headquarters of the Seoul50Plus Foundation, their 50+ Job programs can be summed up in three main strategies as follows:

First, in order for the program to make a difference, it is necessary to produce a new job model that takes into account the individual's values and attitudes, such as having a rewarding experience and adding value to society, not just focusing on providing subsistence. For this, collaboration and solidarity among sectors, regions and generations are pivotal. Secondly, identify a demand model suitable for the 50-plus generation and find and train the over-fifties who satisfy the demands. To this end, it is necessary to establish an innovative curriculum and platform to help the generation with their career shift. The educational curriculum should not be short-term or theory-focused; rather,

its primary focus should be on the fields, helping the over-fifties reflect on themselves and start with setting goals. In addition, it's necessary to match those 50-plus generation who have completed their education with internships or incubation programs in a systematic manner so that they can get hands-on experience and prove themselves. Thirdly, the program should function as a job platform to meticulously match the 50-plus generation with the jobs they want. The programs need a system that understands and correlates supply and demand, and offers continued sustainability after matching. In this effort, the 50-plus generation could play their role as matching coordinators and mentors.

The Seoul Rewarding Jobs program is a great embodiment of the Foundation's 50+ Job program strategies. Although the financial compensation is not high, the over-fifties are matched with jobs that offer opportunities for them to give back to their communities. When they complete certain number of hours of education, they are immediately encouraged to gain practical experience in their new chosen area. In 2016, the Seoul50Plus Western Campus selected 472 people over fifty and assigned them to ten different fields via the Seoul Rewarding Jobs program. They are now in various fields of work.

I am a 'Community Senior Center Coordinator.' My job is to provide suitable material and human resources to ensure that community senior centers have the resources they need. When something breaks down, I look for local volunteers or organizations to repair them. I also work with relevant institutions to develop programs that seniors might like. I feel very rewarded when I notice how a community senior center is more vibrant than before and how senior citizens are enjoying their leisure activities. I'm also very happy that I get to use my experience and talent as an aromatherapist. I share what I have and give back to the community, and I play a role in society, no matter how small it is. It is a great job for me because I could have never bought that sense of reward I feel now.

- Byeong-Ran Oh [Community Senior Center Coordinator,
Seoul Rewarding Jobs program]

Under our organization's responsibility, this program is called the 'Community MacGyver,' a social contribution opportunity of doing handyman work for low-income families. For many of our 50+ participants who have spent the last few decades behind desks, this process of working with their hands to find a solution is a whole

new experience. But we are all delighted and feel rewarded that we could help someone. This second stage of life cannot be designed by anyone else. You can find your own path only from first-hand experience. I hope to have more of social contribution jobs such as Community MacGyver so that the 50-plus generation can easily take their first step into their new life.

- Dae-Gi Yu (Viva Second Stage of Life, a Partner to Seoul Rewarding Jobs program)



50+ Empowerment Research

The Seoul50Plus Foundation's studies and research activity are characterized by their field-oriented, practical focus, rather than by theory or metadiscourse. Examples include finding jobs suitable for the over-fifties and developing 50+ content. In addition, the Foundation is keen on developing and utilizing collective intelligence that involves cooperation with organizations with practical experience in certain areas, academic scholars and researchers, and the 50-plus individuals eager to take part. Held immediately after the launch of the Foundation, the 50+ Empowerment Research Contest reflected this philosophy of the Foundation.

The current over-fifties will be the first senior generation to have an influential voice in the history of human-

ity. In the future, discourses related to the new seniors will, and should, be based on the stakeholders' perspectives and choices. This is why it is vital that the over-fifties become researchers themselves so that they may rationally analyze their own life and experiences, engage in constructive critique, and propose practical alternatives and models.

As its pilot project for 2016, the Seoul50Plus Foundation held the 50+ Empowerment Research Contest. A total of 48 teams (organizations or individuals) submitted their research topics and plans (at a competition ratio of 9.6 to 1), and the Foundation picked six research teams to subsidize. The selected teams held monthly gatherings to share progress, work with experts, and delve deeper into their topics. Their works, presented at an international conference hosted by the Foundation in late 2016, have been published. This publication would be the fruit of the 50-plus generation's hard work and insight. One judge for the 50+ Empowerment Research Contest explained:

"I was concerned that we wouldn't have that many applicants for the research program, but I was surprised to see such a high competition rate. It was worth noting that, as the applicants viewed research topics from the perspective

of stakeholders, the content they provided was surprisingly specific, with such details as residential issues of the 50-plus generation or in what ways they can live and thrive in certain regions.”

Topics at the 2016 50+ Empowerment Research Contest

Research Topic	Research Team
Study on Developing and Securing Community Residential Spaces for Seniors as a Practical Residential Option in Old Age	The Ham Plus Cooperative
Study on the Third Sector Encore Fellowship	Encore Bravono Cooperative
Survey on the Awareness on the Future of the 50-plus Generation and on Emerging Issues (Involvement-based Approach)	Future Strategy Institute
Study on Healthy Ways to Create Second Careers by 50+ Civic Activists: With a Focus on Environmental Movements	Sang-Hyeon Lee, Jeong-Su Lee, Rae-Yeong Kim
Study on the Issues and Improvements to the Delivery of SME Consulting Services by Retired Professionals Trained as FTA Experts	Chang-Woo Lee, Yeon-Mi Jo, Hyeon-Seong Jo
Study on Employment, Business Start-up, and Creation of New Jobs by Seniors based on Urban Regeneration and Farm Renaissance	Green Future Dream Foundation

Support for 50+ Community Activities

In July 2016, the Seoul Welfare Foundation released the findings of an investigation on people who die lonely, isolated deaths in Seoul, drawing widespread attention. Some 6.4 deaths per day in the city are solitary and isolated (deaths under suspicious circumstances also included), and it turned out that the vast majority of such deaths were in Gangnam-gu, and that the group at risk was households comprised of single males aged 40-64 who were socially isolated (based on the statistics of 2013). This is contrary to the popular belief that such isolated deaths are most prominent among the poor, such as senior citizens living alone. For a happy life in old age, social relationships are equally important as income. Of course, families and relatives have a truly vital role, but they

are not sufficient to fill a prolonged span of life. In the last four years, the most frequently used keywords in relation to the over-fifties on social media were ‘alone,’ ‘friend,’ ‘work,’ ‘travel,’ and ‘vegetable garden’ (according to the Mirae Asset Retirement Pension Research Institute). Friends were more frequently mentioned than children, and interests were very high on travel, vegetable gardening, and other types of leisure activity.

Taking into account the significance of social relationships, lifestyle and changes in the awareness of the over-fifties, the Seoul50Plus Foundation and the 50+ Campus offer programs in support of community activities, which would allow them to form new social networks and take part in social activities. The over-fifties are encouraged to find friends and colleagues, engage in new activities together, take part in many social activities in their own ways, enjoy culture, and lead a fulfilling life.

The 50+ organizational support program identifies and supports organizations that are led by the over-fifties. There are three support categories: establishment, initial set-up, and growth. In 2016, a total of 27 organizations – nine organizations by category – received subsidies for their activities. At the present, five months since the start of the program, half of the subsidized organizations have completed the

procedure for establishing a legal entity, or will do so in the near future. For organizations subsidized for initial set-up (two years or less since activity commenced), the program helped broaden their membership. Organizations subsidized for their growth phase (two or more years since activity commenced) have expanded their network and projects.

Thanks to the support, we completed setting up our co-operative in October. It took one full year. Because of the Seoul50Plus Foundation, 'Dad School Cooperative' was finally able to set sail. Because of the nature of the contest, we became very aware of competition and tried to develop our project plan so the judges liked it. But this meant that we lacked proper preparation, making it hard to implement it. We were supported for establishment, and we feel that organizations like ours would appreciate it if they were selected based on their organizational concept and vision rather than on specific project content.

- Jun-Gyu Park (Dad School Cooperative, Establishment Category)

We were engaged in urban farm activities. When we realized that what we do is similar to the activities of Native Seeds, we teamed up together and applied for the 50+

organizational support program. Together, we recruited so many more people and grew much more vibrant. If it were just us, we'd probably have had 20 – 30 people. But with Native Seeds, we were able to enrich our programs, which attracted more than a hundred people each time.

- Dae-Sang Mun (S&Y Urban Regeneration Community, Initial Set-up Category)

This spring, our organization started as a gathering to study native seed varieties. This November, we are about to establish an organization. We have 13 members, most of whom are in their fifties, and they are urban farmers who farm and work as forest specialists, horticultural therapists, florist designers, veggie garden mentors, and school farm instructors. Last July, our project 'Native Seeds and Beans Rock' was selected under the 50+ support program. We hope that many people who are in their fifties and at their retirement age could participate in urban farming and find meaning in their life.

- Jong-Yeol Lee (Native Seeds, Initial Set-up Category)

Source: "Native Seeds – Urban Farmers Sprouting Native Seeds," Hey Day, November 2016.

Subsidized under the Growth Category, Hope DoReMi has celebrated its seventh anniversary since it was

founded. We received the subsidy while we were trying to revamp our activities. With this new opportunity ahead, the members began to hope for a better future. We felt that help comes when we try hard and that we are not alone. We are trying to rekindle that feeling we had when we first started. Although the subsidy is not a huge sum, it is big enough to change the game for us and renew our commitment.

- Jin-Mun Jeong (Hope DoReMi, Growth Category)

Community Plus is one of the 50+ Campus programs for providing support to the 50-plus generation with their activities. The program assists the over-fifties who develop education, in-field, or social contribution projects in sharing their knowledge, talent and experience. There is no major fixed theme or format. Any community comprised of three or more people aged fifty or more is eligible to apply. A community receives up to KRW 500,000 as subsidy for project implementation, meeting space, and others. There are also opportunities for communities to present an extraordinary case study and promote their projects. From May to September 2016, 956 people in 98 communities benefited from the support. Community Plus is also linked to activities after

the completion of the educational courses provided by the 50+ Campus. Those over-fifties who complete their courses voluntarily organize a small group to plan their own project and gain firsthand experience of how such a project is implemented.

I'm engaged in community activities with my calligraphy class graduates. We get together to practice our calligraphy skills and volunteer at welfare centers or SMG events. As a housewife, I have been to many cultural centers to attend various classes but never had an opportunity to use my skills. After those classes, students would just return to their life without ever getting together, which was disappointing. When I heard about the activity support offered by the Seoul50Plus Western Campus, I hurried up and organized a group. Before coming here, I never realized how exciting and happy it can be to do something good with people who want change. I am busy taking care of the community, but I am really happy.

- Hee-Won Sang (Leader, 50+ Calli Community, Community Plus Participant)

On Jongno 3-ga Street is an alley seeped with tradition, called the 'embroidery street.' Our community members

share nostalgic memory of hand embroidery done at this street. But we didn't want to leave it as mere memories. Tradition is meaningful when it is handed down to the next generation. We decided that we were going to use hand embroidery to meet and communicate with young people and do something that can help them. We used the funds we received via the Community Plus program to improve skills and techniques. We are now full of energy and life, and members are more confident. We plan to start a project from the latter part of the year for senior citizens living alone. We received help too. We want to convey the help to those who need it.

- Sun-Ju Jeon (Leader, Dodo Workshop, Community Plus Participant)

I have met with more than a hundred communities. The more I do this, the keener my sense of things gets. When I read applications and talk with leaders, I can judge if the communities have been long in the making or improvised, or whether they have a bright future. Here are some of the observations I have made:

- *Communities with women thrive more than communities comprised only of men.*
- *Local communities based on small neighborhoods thrive*

more than those based on wider areas.

- *Communities with clear vision and values thrive.*
- *Communities that bring their leaders as well as members to the interview thrive.*
- *Communities that are too sensitive about subsidies do not do well.*
- *Communities with leaders who don't seem to have volunteered do not do well.*
- *Communities with a large number of members and without a good cause do not do well.*
- *Communities with many members with good backgrounds do not do well.*
- *Communities that pursue social values that are way above in the clouds, or plan too many activities, do not do well.*

However, many communities are selected if there is no compelling reason not to. This is because the objective of this program is not to screen participants out but to encourage as many people as possible to experience community activities. (This is not my personal belief but the stated program objective of the Foundation.) With this program that supports small communities, participants learn to develop a simple social gathering into something bigger, find

friends for life, or establish an organization that would one day transform our society for the better. In many cases, people experience conflicts within their communities, and many communities simply fade away. These too, are precious experiences. As they partner up with people for a project that seldom yields profit, they get to see what a true relationship is. Communities that eventually grow always have loyal members who value their organizations. We need to wake up now and remain true friends. Problems always start when members are indifferent and don't pay attention to who they choose as their leader.

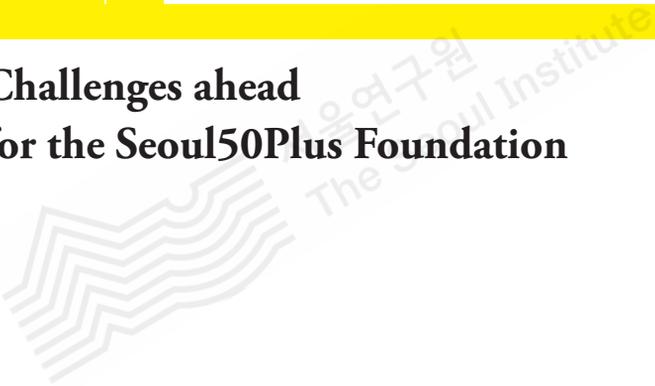
- Su-Dong Kim (50+ Moderator, Community Plus Judge,
Seoul50Plus Western Campus)



CHAPTER 5



**Challenges ahead
for the Seoul50Plus Foundation**



Changing Our View of the 50+

In “The 50+ Report” (July 2016) published by the Foundation, Professor Kug-Hee Woo (Social Welfare, Seoul Christian University) wrote an article titled “Celebrating the Launch of the Foundation: Unraveling 50+ Stories,” shedding new light on the social significance of the 50-plus generation. The ‘plus’ in the 50-plus is not only a mathematical operator but also ‘the sum of the creative’. This symbolism of positivity redefines the 50+ as ‘the finder of meaning in an era of indefinite uncertainties,’ ‘the source of empathy for different generations,’ and ‘the power of plus alpha.’ As you explore the various cases in the following pages, you will feel inclined to consider the significance of these definitions.

In this era of Homo Hundred, future is nothing but un-

certain for the over-fifties. Looking back on the history of humanity, however, uncertainties, as much as they posed risks, always presented opportunities for creation and discovery to those who were willing to face the challenge. In times of uncertainties, we would do well to rediscover what is already there and understand their meaning. This invites us to do things we do every day with a fresh perspective, discover new aspects that we never cared about or paid attention to, and in the process find significance. Encore Bravono Cooperative is a good example of 'the quest for meaning' that empowers the 50-plus generation. Encore Bravono was founded by the graduates of KDB Senior Bridge Academy of Social Solidarity Bank in July 2015. They took on the challenge of career shift education and consultation, with a core focus on encore careers, and engaged in activities designed to change the common perceptions of the work and life of the 50-plus generation.

Today's 50-plus people are the only generation that understands why the younger generation cries and why the elderly are anxious, being parents of young minds and children to the elderly. The present day senior citizens are what shaped the over-fifties today, and the reality facing the elderly is likely the future of the present 50-plus generation. Because

they understand the hardships faced by their parents, the over-fifties appreciate the significance of ‘preparedness in old age.’ At this juncture, it is necessary that we view the 50-plus generation as “the source of empathy for different generations’, a group that bridges the gap between generations, not as a generation sandwiched between their parents and children. In this respect, it is worth noting the case of the Young Leaders Academy. Founded in 2005 by some 40 retirees from large corporations, financial institutions, media companies and so forth, the organization offers intensive year-long educational courses (humanities, business and management, English, Chinese characters, etc.) for students studying at universities outside of Seoul. In the last ten years, some 600 students completed the courses in Seoul, Gwangju, Jeju and other locations. The Academy offers ‘mentoring for true talents, beyond pretentious academic qualifications and background,’ assisting young people to enter society with confidence as they leave school and pioneer their future.

Lastly, the 50-plus generation carry with them ‘the power of plus alpha.’ Here, ‘plus alpha’ refers to a creative community that can be organized by the over-fifties. The generation, well-versed in the importance of relationships and cooperation thanks to their years of experience, is more equipped for

community activities than any other generation. The unclear path ahead in old age is yet another shared issue that spurs the over-fifties to work together. Organized in 2012, the Elderly Union is an organization that became an official institution dedicated to educating the elderly. It has created the 'Elderly Mutual Care Solidarity Bank' to encourage seniors to rise and take leadership in offering education or voluntary works, instead of remaining as beneficiaries. Members get help when they need it, and in turn extend a helping hand to others in need. They operate as small groups comprised of 10 to 15 people who share hobbies, hold book clubs, or study social issues relevant to the elderly. As the case of the Elderly Union shows, the power of plus alpha can easily be the defining identity of the 50-plus generation.

Renewing our current understanding of '50+' and its meaning, and redefining 50+ are crucial to the Seoul50Plus Foundation and its activities. In real life, the 50-plus generation constantly evolves with time. According to one professor responsible for an active senior education course at a university lifelong learning center in Seoul, "how the 50-plus generation goes about their life has changed markedly in the last two to three years." Those who have witnessed and felt such changes firsthand take the view that these changes stem from

the over-fifties who, after undergoing various programs offered by private organizations in the last decade, engage with the central and/or local governments' social economy and community related programs, and/ or assistance by private, non-profit organizations and lifelong learning at universities, to name just a few.

In recent years, the 50-plus generation has become increasingly interested in a wide range of activities whereas the primary focus was on jobs a few years ago. Various 50+ issues emerged, followed by different approaches to resolution. Accordingly, the over-fifties and their activities have progressed and evolved, some of which include: experimenting with shared living based on the question, 'who am I going to spend my later-life with?'; exploring 'what I can do to support myself and live in rural areas instead of cities'; creating and working with learning communities where the over-fifties teach and learn daily life skills; exploring new jobs; and creating new jobs or businesses based on career shift.

These developments are quite inspirational as they demonstrate how the 50+ empowerment movements take the generation beyond personal concern for life after retirement, leading them to an entirely new level of empowerment in pursuit of shared social value and culture. To keep up with

such constantly diversifying needs and evolving empowerment movements, the SMG and its 50+ policies too need to adapt to changes. Let us now scrutinize the challenges faced by the SMG and the Seoul50Plus Foundation in their efforts to keep promoting the 50+ empowerment movements and ensure their sustainability in South Korea.



Further Challenges

Considerations for Different Income Classes

The first challenge encountered by the 50+ empowerment movements was that they were seen as an option only for the over-fifties with ‘means.’ As pointed out by Marc Freedman, the founder and CEO of Encore.org who is on the frontline of encore career movements, one major challenge for encore movements is to find ways to involve people who need financial help.

This may also ring true for the SMG’s 50+ policies that target the entire demographic of middle-aged and senior citizens in Seoul. It is highly likely that only the over-fifties from the middle class access the 50+ Campus. Thus it is

necessary to improve the policies and offer some measures of support to the over-fifties from the lower middle class. A series of challenges remain to be addressed in order to prevent these citizens from falling into poverty. Countermeasures would include customized vocational education and training for livelihood, job programs for the self-employed in partnership with the central government, and identifying jobs suitable for the over-fifties with technical skills.

Paving the Way toward Private-Public Partnerships

To ensure that 50+ policies are implemented and sustained in a professional manner, the SMG established an independent entity called the Seoul50Plus Foundation. The partnership between the Foundation and the administrative organization (SMG) is crucial to the smooth execution of the SMG's 50+ policies. As the Foundation is an intermediary, it needs to act as a bridge between the city and private organizations.

The SMG's 50+ programs are far-reaching, targeting some 30% of the total population of the city. Given this magnitude, functions and roles should be assigned appropriately; an example would be assigning administrative organizations

to take care of the quantitative expansion of policy services while programs and models are developed by the private sector.

In addition, it is imperative to clarify the roles to be performed by the Foundation, the Campus, and the 50+ Centers in local districts so as to prevent any redundancy or omission of programs. Assistance should be provided to help the private sector become more competent as creative and ambitious ideas from the private sector can be used to motivate and inspire policymakers.

Coming to the part the private sector can play, businesses should be encouraged to participate in 50+ encore career movements. Global leaders such as IBM and Intel have already taken part in the endeavor to help the over-fifties pioneer new career path with such programs as ‘Encore Fellowship.’ South Korean businesses too, should understand the importance of developing career shift models for their employees. It is one of their social responsibilities to fulfill.

Across Generations

Planning the second stage of life is not an issue that only concerns the 50-plus generation. The reality is that early

retirement is rampant. Policies should be meticulously designed to eliminate any blind spots by keenly studying the lifecycle of all generations. There are criticisms that the current central and local government policies for the middle-aged and elderly fail to avoid redundancy and reflect the reality (For example, applying an overly strict age criteria is unrealistic).

On their part, the over-fifties would be making a grave error over a small gain if they develop the notion that 50+ movements are only for their generation. Engagement of many – people in their thirties and forties setting out to prepare for life after fifty, young entrepreneurs determined to develop new senior business models, or the elderly who have passed through their fifties – is what enriches 50+ movements. Both the 50+ policies and the 50+ empowerment movements should be pursued in a way that delivers positive outcomes for all generations.

Staying Connected with the Community

One of the staff members of the Seoul Community Support Center (SCSC) once remarked, “while it is good that education has diversified for the middle-aged and senior citi-

zens and their social involvement has grown, it is not too encouraging to see people taking less interest in the larger community or going back to their community.” In old age, there is something as equally important as income: many grapple with the question, ‘how am I going to spend so much leisure time and who am I going to spend that time with?’ There are options depending on the relationships one has, such as blood relations, school mates, or friends from hometown, but as observed earlier, the over-fifties need to form a new network of people with shared interests and needs. If they could meet such people in their local community, it would be much more conducive to creating a community where members help each other to resolve everyday problems. These communities should have abundant ‘jobs’ and ‘activities’ that the 50-plus generation could do well, and there should be a system to support such community activities.

Ensuring Continuity

The 50+ empowerment movements have just begun to take root, and to disseminate and sustain them, a dedicated system is needed. To support the over-fifties in a systematic manner, from training to creating jobs, the Seoul50Plus

Foundation needs to introduce an organic, multi-structured, and phased process by which they can build a 50+ database, and build an online/offline platform, integrated information and matching system, and other such necessary frameworks.

While institutional and policy support is important, it is equally vital that the over-fifties themselves take the initiative in preparing for and changing their ideas about life and work in the second phase of life. Only then the 50+ campaigns and movements can take root and continue. For instance, for encore career movements to be sustained, the over-fifties need to be able to adapt to new job environments with flexibility. They should be ready to communicate with colleagues or bosses who might be younger than they are. Considering how most new jobs are created within small/medium organizations, the over-fifties should also have the ability to address and respond to practical matters and take on multiple roles.

Between Optimism and Reality

Most news articles and statistics on aging are rather depressing. Personally, I cannot agree more with the confession of one baby boomer quoted earlier in the book: “Aging indicators are all the same. I don’t want to hear about them anymore.” It may be that the term ‘50-plus generation’ connotes the irrevocability of time. In a way, the over-fifties could be interpreted as people who have fully aged but are still adding up more years in the days to come. Here is another quote from Dr. Hong-Won Jeong introduced earlier in the book:

“If the previous policies and programs were about going up from where we are, thinking ‘if we do this, our life will be better and things will get better’, the present programs for

the over-fifties are about dealing with coming down from the apex of life. We consider how to come down safely and what to do once we are there. That is the major difference from the previous policies we've seen so far.”

What Dr. Jeong said about 50+ programs having to do with coming down from the apex of life cannot be more realistic. That is the weight carried by the term ‘50-plus generation,’ and that same weight bears down on ‘50+ programs.’

Boomers created this new "age of possibilities" because they reject the notion that their possibilities are shrinking as they get older. They want to use their years of experience not to "wind down," but to reach even higher. People are reimagining their lives. They are applying their life experiences to carve out new paths, taking action to overcome fears achieve their aspirations, and building a greater sense of community. They're looking for new purpose - a cause or passion. They're developing new skills, learning and discovering, and finding new interests and pastimes. ... Even more fundamental and profound is a shift from the old story about aging to the new story about living, a focus on growing whole instead of growing old. ... For the new generation of aging Americans,

the promise of life reimagined is fresh and powerful.

- *The Upside of Aging* by Paul Irving

As much as the reality surrounding the 50-plus generation is weighty, and just as much as the burden of time is equally heavy, what the 50-plus generation and the SMG's 50+ program staff need above all is optimism. It is to convey this sense of optimism that the SMG so emphasized the potentials of boomers and that I so much explained the need to renew the current understanding of the over-fifties. It may be described as wearing a set of optimistic glasses to look at boomers and their possibilities, potentials, and a new realm of work and life. To some, this may come across as finding hope where it doesn't exist. But here's a question for them: without such optimism, how do we fight the weight of time? How can we expect to rise even higher? This brings us to what Myeong-Seok Han, an author who is also in his fifties, says in his book "It's Not Too Late": "Looking closely, I can see that I have a stretch of time ahead of me that is as long as the length of time I have spent so far since entering adulthood."

It is an incontrovertible fact that the over-fifties have time that is not brief by any account. How they spend that time is

up to each one of them. One thing is clear: if we nurture no expectations for our life in old age, no one else will, either.

Consider the following statistics:

- *According to the “Census on Senior Citizens Aged 100 or Older, Population and Housing Census Report” released by Statistics Korea in 2015, the number of seniors aged 100 or older (3,159 people) and of those in their nineties (157,000 people) more than tripled in ten years. However, they were significantly less happy, according to the findings.*
- *In 2013, the number of those who died in a lonely, isolated state in the Seoul region (deaths under suspicious circumstances also included) was 2,343. By area, the number was the highest in Gangnam-gu (156 deaths a year) among all 25 gu /districts of Seoul.*
- *According to the 2016 Social Cohesion Indicator of the Organization for Economic Co-operation and Development (OECD), South Korea scored 0.2 out of ten in social relationships. The percentage of respondents who said they had no friends or families they could turn to for help was 27.6% – the highest among OECD members. The figure reached 40% in the group aged fifty or*

older, nearly 30% higher than the OECD average of 12%.

Optimism must have a footing in reality, and here is the reality: prolonged life and financial abundance do not directly lead to higher quality of life or greater happiness. In South Korea, the over-fifties largely live in isolation. It is thus the objective of the Seoul50Plus Foundation to motivate and support the over-fifties to create a community and find solutions to their problems. The Foundation's aim is to use policies to support encore career movements so that the 50-plus generation goes beyond continuing their profitable activities to pursue individual values.

While we are optimistic about the future of boomers, we are also focused on designing policies and implementing programs in a way that bridges the gap between optimism and reality. Bringing optimism closer to reality is perhaps the most important objective for the SMG's 50+ policies as well as the Seoul50Plus Foundation. But I want to stay optimistic before anything else. I want to anticipate with optimism the first wave of a happily aging population in human history. In this era of Homo Hundred, the over-fifties are only at their midpoint in life. They have as much time as they had before.

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Annotations

1. Su-Yeong Lee, 2011, *The 100-year Life: Implications and Policy Directions*, Seoul National University Graduate School of Public Administration, p. 8 – 11.
2. The information in Chapter 2 is based on the *Domestic/International 50+ Case Studies* conducted by the SMG Second Beginning Support Group in 2015.
3. The information in Chapter 4 was compiled and included the chapter approximately 200 days after the Seoul50Plus Foundation had been approved for establishment.

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